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## WHERE'S THE MONEY?

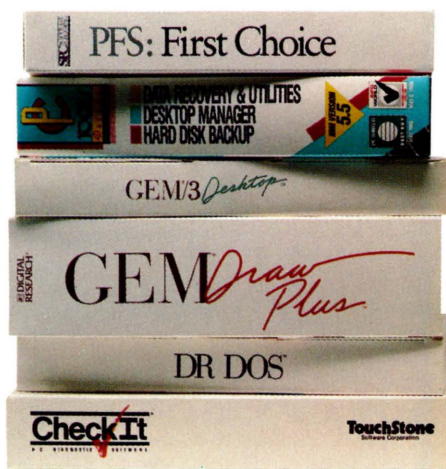
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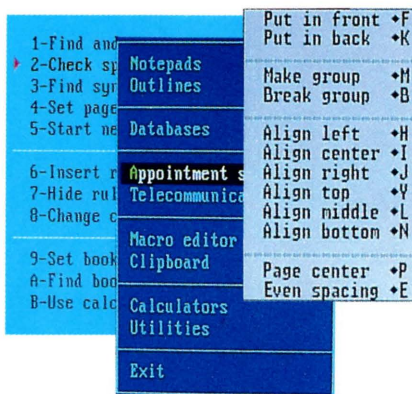
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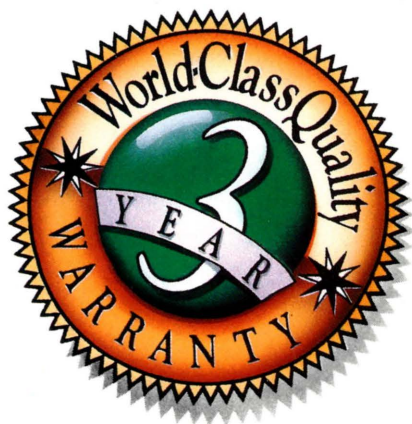
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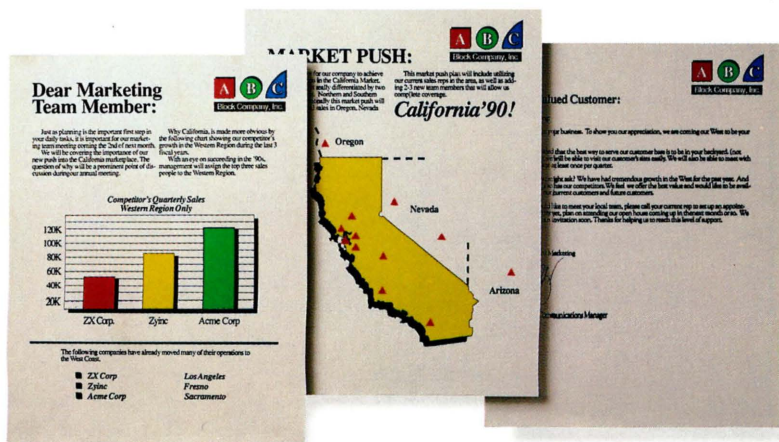
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make it simple



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with on-site service



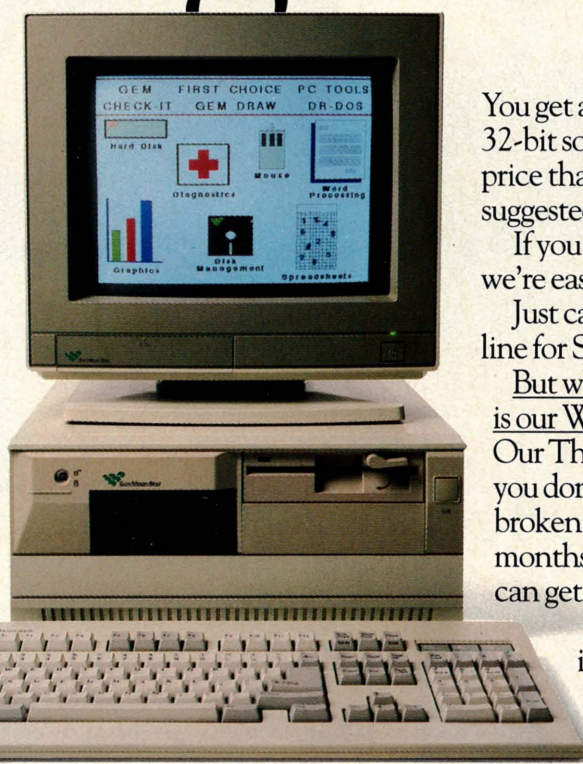
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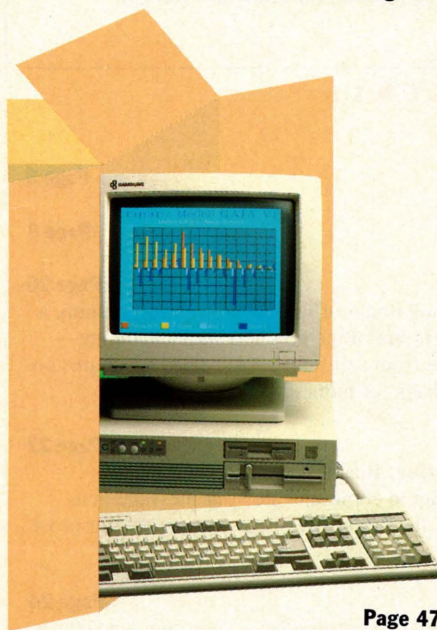
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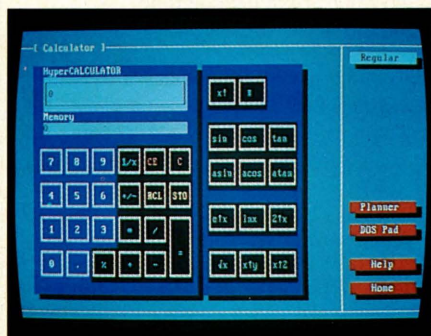




Page 33



Page 47



Page 84

## FEATURES

## COVER STORY

Page 33

## Where's the Money?

Financing is one of the crucial challenges facing an entrepreneur. Here, you'll learn more about some tried-and-true methods for raising capital and meet some home-based business people who took advantage of these sources of funding—including bank, home-equity, and SBA and government loans; venture capital and outside investors; limited partnerships; and loans from friends and relatives—to get the money they needed to achieve their business goals.

## HOW-TO

## The World's Best Filing System

Page 39

If the papers you need aren't always at your fingertips, the simple indexing methods detailed here may help you conquer your data clutter.

## SOFTWARE

## How to Stay in Touch with Absolutely Everybody

Page 42

Keeping track of clients and contacts is vital to the success of your business. Here, you'll find out how other business people, with the help of software, have organized their "Rolodex" information to make contact management easy. *Plus:* A roundup of contact software for small businesses.

## HARDWARE

## Computer Equipment Delivered to Your Doorstep

Page 47

Should you order an important piece of equipment like a computer over the phone? Today's direct merchandisers offer top-flight, customizable computer systems at great savings. This shopper's guide will give you the lowdown on the reliability and product quality of the leading players in the game.

## PROFILE

## On My Own, Part VI: Getting Paid What I'm Worth

Page 52

Pricing services is a tricky task for home-based professionals. But, with a little figuring, you can calculate a daily fee that will add up to the yearly income you want. In this installment of HOME-OFFICE COMPUTING's special series following the switch from a corporate to a home-office lifestyle, you'll see how one professional determined just how much his work was worth.

## CLIP-AND-SAVE

## Better Marketing Tools: A Guide to Using Desktop Publishing to Grow Your Business

Page 57

This clip-out reference guide will help you harness the power of computer technology to create outstanding marketing tools for your business. This special section includes information on the kinds of promotions you can produce, equipping yourself properly, designing eye-grabbing pieces, and more.

## PRODUCTS

## Product Previews

Page 16

First looks at new hardware, software, and office products. *This month:* Speedy effects from the Mac IIx; Dell's quick new 20-MHz SX-based computer; and a Radius monitor that you'll flip for.

## Hardware Reviews

Page 74

*Miniguide to 386SX-based Computers:* Reviews and a side-by-side comparison of the Arche Rival 386-SX, Micro Express's ME 386-SX, Packard Bell's Force 386SX, and Tandy's 4016 SX.

*Printers:* Kodak's Diconix M150 Plus for the Mac; Fujitsu's DL4600 dot-matrix printer. *Graphics Enhancement System:* Intel's Visual Edge. *Fax machine:* Epson's Priority Fax 3000.

## Office Essentials

Page 82

## Software Reviews

Page 84

Reviews of *Alpha Four*, a powerful database package with tutorials and menus to help novices; *LabelPro*, a program that takes the hassle out of outputting labels on a laser printer; *Inspiration*, an outlining aid that produces charts and diagrams; and *HyperPAD*, a DOS version of the popular customizable Mac utility. *Plus:* Learning and leisure reviews of *First Shapes*, *Word Attack Plus!*, and *Populous*.

## Best-Selling Software

Page 90



Page 28



Page 30

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## COLUMNS

### ShopTalk

Page 18

*Targeting Small Business.* Advice on getting specialized mailing lists for home-based businesses, establishing credibility in target markets, combining fashion and photography in a business, and putting business forms on your computer.

### Clinic

Page 20

*Answers to Readers' Questions.* HOME-OFFICE COMPUTING's editors answer questions about screen-capture utilities, upgrading versus buying a new system, the dangers of dampness and computers, paying more for a high-speed modem, and Tandy compatibility.

### Working Smarter

Page 30

*Marketing Secrets for People Who Don't Like to Sell.* According to columnists Paul and Sarah Edwards, taking the marketing slow lane—letting your business reputation build momentum slowly and powerfully—can pay off in the long run. Here's their advice on getting the word out about your business.

### Workstyles

Page 96

*The Home-Office Gourmet.* After years in the fast-paced world of New York publishing, senior editor Nick Sullivan became quite adept at the art of "doing lunch." Now, as a home-based worker, he is more likely to pass his lunch hour reheating leftovers or spending important time with his family.

## DEPARTMENTS

### Editor's Note

Page 6

### Letters

Page 8

### Up Front

Page 10

News, advice, tips, and a shot of humor on using home-office technology and running a home business. *This month:* The hottest deals on home-office products, home banking—take two, travel services with an edge, inspiration from self-help books, sales brochures on tape, and more. *Plus:* Washington Beat—a step back for home-office deductions.

### Word Processing

Page 22

*Classic Writing Tips, Always Worth Remembering.* Business writing is really no different from any other kind of writing—you want to communicate your message in as lucid and accessible a manner as possible. These classic tips will help you prune your prose to perfection.

### Desktop Publishing

Page 24

*"If I Knew Then What I Know Now . . ." (Part 1).* Learning from your own mistakes is good, but learning from the mistakes of others is even better. Desktop publisher Steve Morgenstern lets you in on all the things he would have done right the first time.

### Business 101

Page 26

*Money-Smart Ways to Advertise on TV and Radio.* In the second installment of HOME-OFFICE COMPUTING's special series on advertising, you'll find out how to get the most for your media dollar by investigating advertising opportunities in cable television, per-inquiry ads, and local radio.

### Finance

Page 28

*High-Quality Software for Easier Bookkeeping.* *Money Matters*, a solid small-business financial package, can help you keep your books with its full double-entry accounting system, inventory and cost tracking, invoicing, payroll, and many other business features.

### Home-Office Shopper/Classifieds

Page 91

### Advertiser Index

Page 95





*Introducing Samsung's SD630 286 and SD700 386SX.*  
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<i>Expansion Slots</i>	Five 16-bit; all available	Five 16-bit; all available
<i>MSRP</i>	\$1099	\$1999

The SD630 and SD700. More than affordable.





# Who's Mohammed? Who's the Mountain? Finally the Twain Meet



On a recent visit to the Massachusetts home office of senior editor Nick Sullivan, Claudia Cohl takes an early morning meeting with Sarah (left) and Lucy Sullivan.

Senior editor Nick Sullivan and I make an odd pair of parentheses every month. In my office in New York, I write the message to readers that appears at the beginning of the issue. And Nick, in his oft-mentioned home office in Massachusetts, composes his Workstyles column, which closes HOME-OFFICE COMPUTING.

The magazine's long-distance, telecommuting arrangement with Nick works well—nearly perfectly from my point of view—but Nick is always the one to travel. (From his perspective, we're the mountain in a Mohammed-mountain relationship.) I'm embarrassed to confess that until last week I'd never visited his home office, which I've always imagined to be utopian.

Now I can tell you that my imagination was right on the money. As an experiment in living, this looks like one that works. Lonely, *schmonely*! The guy's got it made! No one telling him what to do. Relatively few unwanted distractions. Absolutely no office politics. He's the only person I know who comes to mind as someone who got what he went for.

Involvement with his kids? No question. Daddy is as central to their lives as Mom. Positive impact on the two girls? You bet! In the three days I was there, I felt that Sarah, age 5, and Lucy, 2½, were pretty calm kids. Mellow, you might say. Good relationship with his wife? Sure looks that way. They both pay attention to the work that has to be done for their home and the work they get paid for. A role in the community? Apparently. A letter from Nick to the editor of the local paper appeared in a recent edition.

And the work space! It's not what I'd call an office. Up a circular staircase, at the top of his castle, reigning over his mortgaged goods, toils this king. Like the president of a large company, he has a private bath. The view is spectacular, the place itself spacious and personal, filled with favorite objects.

Most amazing of all is the balance Nick seems to achieve. He moves back and forth, apparently with ease, between his work and the rest of his life. Even my own stress level went down in this setting.

I'm sure that many of you out there are achieving the goals you set for yourselves when you decided to go home to work. That's probably true both for telecommuters and for those who run their own shows. Now it's clearer to me than ever why this phenomenon is growing.

It's clear, too, why so many people struggle and struggle again if necessary to make a solo or small enterprise work.

*Claudia Cohl*

CLAUDIA COHL  
EDITOR-IN-CHIEF

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## WOMEN, BUSINESS, AND TECHNOLOGY

I want to thank you for your article on home-based women entrepreneurs ("Five Women Who Changed Their Lives," page 43) in the April issue of HOME-OFFICE COMPUTING. I can't tell you how inspiring it was. I am in the beginning stages of starting my own business, and the women you profiled serve as very real examples that it can be done.

BRENDA LOWELL

Quakertown, Pennsylvania

After reading the section "Why More Women Don't Compute" (page 48) in your April cover story on female business owners, I couldn't help but think of an informal survey I took of my coworkers on the same subject a couple of years ago. I am an independent consultant who frequently works with a number of other consultants, men and women. All the male consultants I work with have PCs at home, and many use them on-site as well. None of the women I work with use computers. I asked several of the women why they didn't, and one of them summed it up by saying that using a computer made her feel like a secretary and she didn't want to be perceived as a secretary. None of the women attributed the situation to technophobia or lack of technical knowledge.

I have found most women in the workplace, at all levels, to be capable. I can only believe that sometimes self-image problems prevent women from taking advantage of current computer technology.

ROGER P. DAVIS  
Pearland, Texas

For five years now, I've been listening to all the reasons that women don't compute, including the opinions expressed in HOME-OFFICE COMPUTING's April cover story, and for five years, I've had the same response. Nonsense.

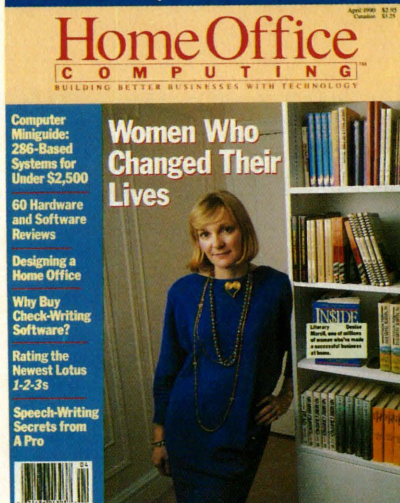
I think if statistics were compiled on the number of small businesses that are run by women and the number of those women who use computers, the figures would be quite high.

As an independent contractor and technical writer for government agencies, I've encountered many, many women who are more than competent on a PC. Most of the clients of my consulting business are women who own small businesses and are able to manipulate computers to better serve their needs.

Women are no more afraid of using computers than men are. They are simply less afraid of admitting it.

PATRICIA SELK  
THE COMPUTER COUNSELOR  
Garrisonville, Virginia

CES REPORT: HOT EQUIPMENT FOR YOUR HOME OFFICE



## BAG BREAKDOWN

The environmental piece in April's Up Front section ("Twenty Ways You Can Better the Environment," page 10) had several very good ideas for home-based workers who are interested in doing what they can to protect the environment.

However, suggestion 18, "Line your garbage cans with degradable plastic bags," is based on a misunderstanding. The truth about these so-called degradable bags, and other products like them, is that in real-world use they are not environmentally safe. The materials do break down, but only in the presence of sun and water—which are hard to find in your average landfill. When the bags do break down, they release toxic compounds into groundwater.

Degradable bags are an idea whose time has come; it's just too bad the bags haven't.

MARY VAN SLOOTEN

VAN SLOOTEN TREE FARMS  
West Olive, Michigan

## AMNESTY: NO ANSWER?

I read the piece on software piracy in April's Up Front and just had to comment ("Software Pirates Can Come Clean, No Questions Asked," page 14). I am a San Diego-based computer consultant who writes and recommends software on a daily basis. I constantly try to instill in all of my clients a sense of respect for software rights, and I am continually complaining about software piracy.

What kind of message is XTree sending with its current amnesty program? That crime *does* pay? We used to recommend that company's software to our clients but ceased to do so when they announced the plan. My clients and I paid full price for XTree products in the past. If we'd only stolen them we could have gotten them for a song—all with the blessings of the software publisher.

While XTree may have needed to generate

some revenue from an otherwise untappable source, it did a disservice to those of us trying to spread the word about not pirating software.

I know I'm in the minority on this. Hey, I've worked at sites where *all* the software, from word processors to LAN management programs, was bootlegged—provided by the previous "consultant" for a small installation fee.

I always ask for the original disks and manuals before I work with any software. If my clients can't come up with that material, or if the disks and manuals are stored off-site, I have them fill out a form stating that they own the software. If they don't sign it, I don't work for them. Yes, I've lost some jobs because of this practice, but I've also learned that people operating businesses with illegal copies of software just don't understand the seriousness of what they are doing. And, once I explain the situation, most people do want to become legal.

Companies that offer piracy amnesty seem to be saying, if you can't beat 'em, at least get a few bucks from 'em. Maybe if these companies charged the pirates to upgrade to the current version of their product and then upgraded the legal users for free, it would be a little more fair. As for now, though, I won't be recommending the products of any software vendor that offers amnesty.

DAVE BENNETT  
El Cajon, California

## CORRECTIONS/UPDATES

In Software Quick Takes in the April issue (page 76), we reviewed version 1.1 of the *SoftBreeze* file-management system. The version reviewed is no longer available. The latest version of the software (3.0) includes several new features.

In the Software Reviews section of the April issue, we incorrectly reported the price of *Complete Calendar* from Stevenson Software ("Keep Details in Check," page 75). The correct prices for the program are \$40 for the standard package and \$80 for the RAM-resident version.

The photograph on page 41 in May's cover story, "Surviving Hard Times," was credited incorrectly. The photographer was Joseph Berger.

HOME-OFFICE COMPUTING looks forward to letters from all readers. Please direct correspondence to Letters to the Editor, HOME-OFFICE COMPUTING, 730 Broadway, New York, NY 10003. Include name, address, and telephone number. Letters become the property of HOME-OFFICE COMPUTING and may be edited for length and clarity. ■



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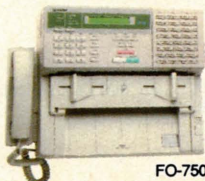
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EDITED BY KAREN KANE

# Home Banking Tries, Tries Again

Banks are having a second go at one of the failures of the 1980s: home banking. Chemical Banking Corporation, together with AT&T, invested \$70 million in its Pronto home-banking system, which included an optional terminal priced under \$50. Chemical pulled the plug on the service in January 1989 after six years of operation. Too few of its customers got excited enough about being able to electronically transfer money, pay bills, or receive up-to-the-minute bank statements to purchase the low-cost terminals the bank was offering.

Although pioneers Citibank and Bank of America are hanging in there, banks are drastically changing strategies to make home banking fly this time around.

Citibank is trying a radical approach in an effort to reach the vast majority of potential customers who do not yet own a computer. The bank will disguise the computer in a telephone. The Enhanced Telephone—referred to as ET—adds a liquid-crystal display panel and an alphanumeric keypad to the basic push-button telephone design. Through a menu-driven system, users can transfer funds, get statements, stop checks, pay an unlimited number of bills without

having to lick a single stamp, and contact customer service through electronic mail.



*The Enhanced Telephone from Citibank disguises a home-banking computer in an ordinary telephone.*

The system, which will cost \$50 for installation and \$10 monthly, should be available by the end of the year.

Other banks are trying a different approach. Fourteen, including such heavyweights as Manufacturers Hanover Trust, Banc One, and Wells Fargo, have teamed up with Prodigy, an on-line service that has attracted 350,000 members nationwide with its broad range of services. Home banking through Prodigy costs consumers between \$3.95 and \$10 (depending on the bank they choose) in addition to Prodigy's \$9.95 monthly subscription fee.

Not all banks are convinced that home banking can be profitable, however. The widespread availability of ATMs and customer-service telephone systems have taken the wind out of home banking, a Chemical Bank spokesman said. The bank now refers Chemical customers interested in paying their bills electronically to CheckFree Corporation, an independent service available to both IBM PC and Mac users.

—JIRI WEISS

## RESOURCES

Citibank (800) 248-4636  
CheckFree Corp. (800) 882-5280 or (614) 898-6000  
Prodigy (800) PRODIGY



If you have business partners who live in neighboring states, or if you are considering expanding into a nearby state, be sure to find out about the legal requirements for registering and incorporating the business.

If you want customers to be able to contact each partner individually, for example, each office would be considered a sales office. You have to incorporate in one state and register your locations in the others as "foreign corporations." If any of your activities involve sales tax, you also have to register with the appropriate tax agency.

Filling out a form and paying a fee are a

lot easier—and cheaper—than running afoul of state business regulations. You could face steep fines if you don't comply.

Since corporate registration is under the jurisdiction of the secretary of state, check the blue pages in the phone directory, call to find out the fees and procedures for registering your company and its name (registering corporate names is very important), and ask for an official copy of the registration. Just to be sure, check requirements with county and township officials as well; they may also require you to register the business.

—CHARLES H. GAJEWAY



YOU'VE GOT THAT CANDY STORE LOOK ON YOUR FACE, ED; ERASE IT!



**We're making more than printers. We're making history.**



### **Five million Stars and counting.**

The five millionth Star is born — rocketing Star into the record books as the second-largest manufacturer of impact printers worldwide.

It's an achievement that celebrates Star's continuing leadership in computer printers.

And honors Star users for 19 years of choosing the computer printer offering the strongest price/performance.

But we're not resting on our accomplishments. We're growing at an extraordinary rate, bringing outstanding printers to value-conscious users around the country and around the world.

Today, with a full line of 12 advanced computer printers from impact dot matrix to laser, Star is ready as never before to help your work look its brightest.

Let's make more history together. Call 1-800-447-4700 to learn how.

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**NX-1000 II**

**NX-1000 Rainbow**

**LaserPrinter 8 II**

**XR-1000**

**NX-2410**

**XB-2410**

CIRCLE READER SERVICE 52





## Tax Court Disallows Home-Office Deduction

For the second time this year, the U.S. Tax Court has issued an opinion that will influence home-based businesses nationwide.

Earlier the court had ruled that to be deductible, a home office need not be the "focal point," or principal place of business. For example, a surgeon who administered his practice from home but operated in hospitals could take a home-office deduction, ruled the court, even though all surgery was performed outside the home.

That victory for home-based entrepreneurs has now been offset by a new ruling involving Alfred W. Hamacher, who in 1983 and 1984 was an Atlanta actor and theater administrator. As an actor, Hamacher maintained a home office. As an administrator, Hamacher used his home of-

fice in addition to an office provided by his employer. The court ruled that Hamacher couldn't deduct home-office expenses for either business use.

The tax court had no problem with Hamacher running two businesses from a single home office, noting that "expenses attributable to the use of a home office in conducting two or more separate business activities may be deductible."

The catch, said the tax court, is that "each and every" business activity must meet the usual standards required to obtain a home-office deduction. A home office can be deductible only when it is the taxpayer's principal place of business and is used exclusively and regularly in a business or trade. Employees may obtain a residential-

office deduction only when they meet the tests for exclusivity and regularity and a home office is required for an employer's convenience.

The exclusive-use requirement is an "all-or-nothing" standard, said the tax court, so that if one business qualifies for a home-office deduction but another does not, a residential office is not deductible. In the Hamacher case, the court ruled that since a home office was not required for the convenience of his employer—the theater where he worked as an administrator—the test for exclusivity was not met and no deduction could be allowed. Had Hamacher declared the home-office deduction for the acting business only, he probably would have been better off.

—PETER G. MILLER

## Beyond the Travel Agent

When planning your next business trip, you might want to consider one of the travel-agent alternatives offered by such organizations as American Express. The free services can save you time, money, and hassle.

Envoy, the American Express travel service, is available to Gold Card holders 24 hours a day, seven days a week, via a toll-free call ([800] ENVOY24)—particularly useful when you need service while on the road. Benefits include free collision insurance on rental cars, free flight insurance, discount coupons, and free ticket delivery.

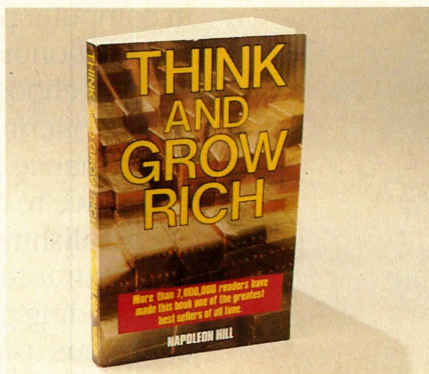
All air, hotel, rental car, train, and other reservations must be billed to your American Express Gold Card, but there are no added costs, not even for next-day Federal Express delivery of plane tickets. Representatives are friendly, competent, and extremely patient.

Other organizations offering similar travel services include the American Automobile Association, Citibank, and the National Association for the Self Employed (NASE). NASE's in-house TravelSave program offers a rebate of approximately 5 percent on flights—but telephone service is available only 12 hours a day.

By the way, you'll likely find better prices and get more reliable reservations if you call car-rental companies directly.

—DANIEL P. DERN

## Help Yourself to Millions



Setting and meeting goals are the key lessons in *Think and Grow Rich* by Napoleon Hill.

Many people are skeptical about the value of self-help business books. They may not work for everyone, but they certainly work for some people. A self-made real estate developer who worried about paying a \$200 debt 10 years ago is worth about \$6 million today because of a self-help book.

Greg B. Randle, owner and president of home-based Monex Land Development in Los Angeles, California, lives in a million-dollar house he paid for in one year and drives a Mercedes Benz 560 that he owns free and clear.

But it wasn't always this way. Twelve years ago his wife, Debbie, worked full-time as a nurse while Greg sold life insurance. When they had their first child, their bills quickly mounted, and buying a washer and dryer became their biggest goal.

Then Greg's boss and mentor, life insurance salesman Bob Larsen, introduced him to the book *Think and Grow Rich* by Napoleon Hill. "The book teaches you to set goals," says Randle.

Following the book's advice, Randle focused on a few goals at a time, writing them down and telling people about them. He pulls out a poignant memento: the index card on which he listed his first goals—paying off the \$200 debt and buying that washer and dryer. Randle had the card laminated long ago, and he keeps it as a reminder of how far he's come.

After reading *Think and Grow Rich*, he continued selling life insurance and began buying fixer-uppers in downtown Long Beach, which was then in the early stages of redevelopment. An ex-marine exhilarated by physical labor, he razed or refurbished and rented those early junkers, all the time focusing on the big goal he had set. Randle was going to become a real estate developer and a millionaire.

Today he is both. "I owe it all to the book," he says, "and Bob Larsen." And to his own determination, one might add.

Randle is building a \$10 million condominium complex this year and is working diligently toward attaining his next goal, "50 at 50." The 40-year-old intends to be worth \$50 million by the time he's 50.

*Think and Grow Rich*, which sells for \$7, is published by Wilshire Book Company, 12015 Sherman Rd., N. Hollywood, California 91605; (818) 765-8579.

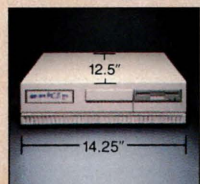
—RONNIE GUNNERSON



# Italian masters have always realized that innovative details are destined to rise above the commonplace.

*Il Duomo. The dome of Florence Cathedral*  
Through innovative details in design and construction, Filippo Brunelleschi created what, in the 15th century, was the highest dome ever built. A masterwork of harmony and simplicity, Il Duomo marked a new standard of architecture.

The PCS 286, PCS 386SX, M290S, and M386SX. New heights of performance from one of the world's largest makers of personal computers.



Our incredibly small footprint gives you an uncommon amount of desk space.

personal computers.

Notice what we've included that most others leave out.

A 16-bit VGA controller. 1 MB RAM. In-

Innovation. At Olivetti, we achieve it through great attention to detail. Consider, for example, the details of our new MS-DOS<sup>®</sup>, OS/2<sup>®</sup>

MODEL	CPU	MHz	Disk Drive
PCS 286	80286	12	3 1/2"
M290S	80286	16	3 1/2" & 5 1/4"
PCS 386SX	80386SX	16	3 1/2"
M386SX	80386SX	20	3 1/2" & 5 1/4"

telligent hard drive interface. Serial, parallel, and PS/2<sup>®</sup> mouse ports. And all are built onto the motherboard, freeing up the three expansion slots so your capabilities can grow with your needs.

Then, examine our ingenious interactive tutorial. So clear and simple, you'll be up and running in no time. No small detail.

And to ensure reliability, every component in the system — from chips to disk drive to monitor — meets Olivetti's

meticulously stringent criteria.

So look closely at the details before choosing your PC for home or business. Because no one should have to settle for a computer that's merely commonplace. For the Olivetti dealer nearest you, call 1-800-447-4700.



## olivetti

The details create the difference.





## A Cassette May Be the Ultimate Brochure

What would it be worth to you to sit with a sales prospect for 20 minutes on his or her way into work? How about \$1.50? That's about what it costs to create the ultimate brochure—an audiocassette you can mail to your qualified prospects.

Imagine—no ringing telephone, no secretary to interrupt. Just you and the prospect.

What can a cassette do that a brochure cannot? It can capture your voice and enthusiasm for your product or service. Prospects can hear your clients telling how satisfied they are. It can't be skimmed as easily as a written brochure. And it's economical even when you order as few as 100 copies.

A successful audio brochure offers useful information that makes the listener want to hear more. But nobody benefits if your tape doesn't get past the mailroom or secretary screenings. Here are some tips for packaging your cassette so that it lands in your prospect's tape deck:

- Make the title convincing (mine is "How to Attract More Clients Without Advertising," which excerpts information I provide on three tapes and sell for \$49.50).
- Decide what you think the information on the tape is worth—say, \$5 or \$10—and print the price on the label. But send the cassette to your prospects for free.
- Do not include your printed brochure, because it will look like junk mail; instead, attach a small Post-it note with a handwritten message and your signature so they might think it's information they requested.
- Mail it first class.

If you don't think you're talented enough in the voice department, hire a news announcer or radio personality from your local station. For recording a 20-minute tape, you might pay \$25 to \$50—a lot less than for typesetting a brochure!

Two recommended sources: JLJ Productions, Inc. ([800] AUDIO PRO or [914] 769-0369), and Lee Bergman ([800] 955-5909 or [203] 481-7319). Duplication is inexpensive—about 85¢ apiece, labeled and boxed. Have a longer message? A one-hour tape is about 90¢. Recommended: National Cassette Services, Inc. ([703] 635-4181 or [800] 541-0551).

—PETE SILVER

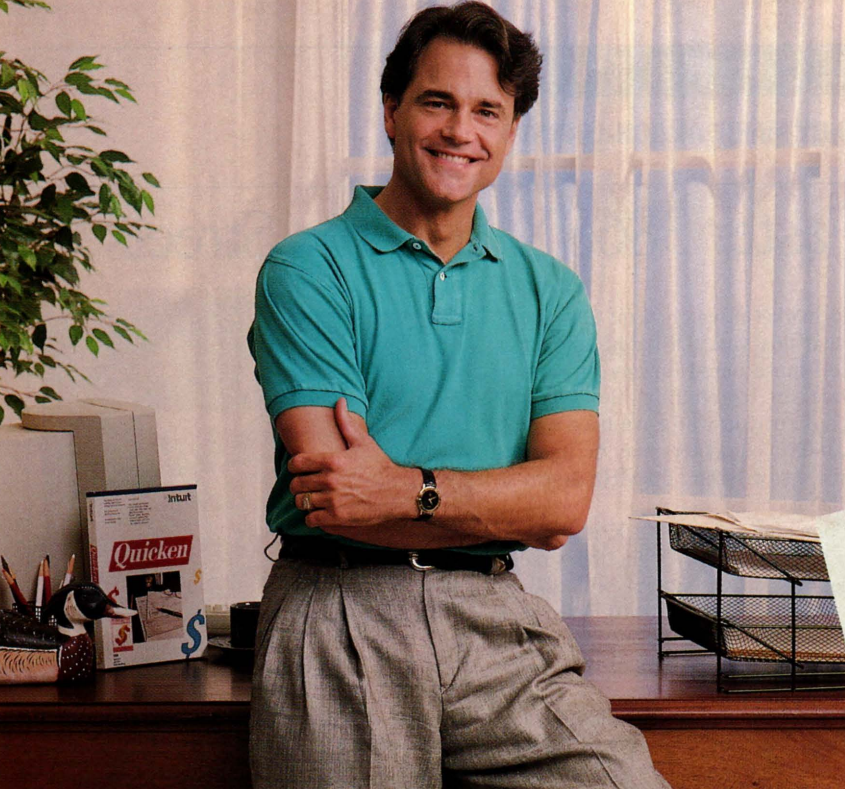
## Hot Products for the Lowest Prices

Where do you shop when you want the best prices on products for your home office? Specialty consumer-electronics stores may be the most likely choice, but these days products like fax machines and personal copiers are showing up for less in more

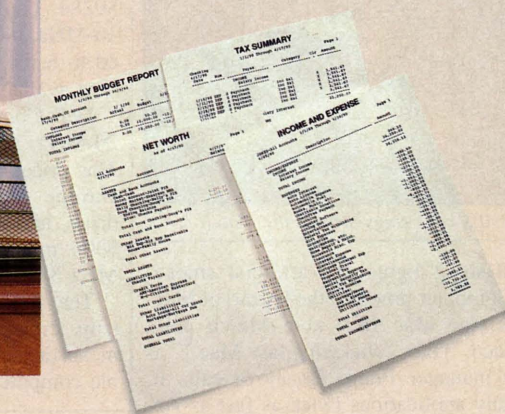
traditional retail outlets. Personal Technology Research, a New Jersey research firm, sent people out into the field to survey prices of some of the hottest home-office products across the country. Here are some of the best deals they came up with. —K.K.

PRODUCT	LIST PRICE	WHERE THE BARGAINS ARE
<b>PORTABLE COMPUTERS</b>		
<b>Toshiba T1600</b> (40MB hard drive)	\$4,999	\$3,000 at Price Club Edison, New Jersey
<b>FAX MACHINES</b>		
<b>Canon FaxPhone 20</b>	\$1,495	\$599 at Best Products Dallas
<b>Ricoh RF920</b>	\$2,295	\$1,089 at HQ Office Supplies Los Angeles
<b>Toshiba 3700</b>	\$1,595	\$899 at Workplace St. Petersburg, Florida
<b>Murata M1850</b>	\$1,499	\$800 at BJ's Wholesale Club East Rutherford, New Jersey
<b>Panafax UF-250</b>	\$2,295	\$1,300 at Office Club Los Angeles
<b>PRINTERS</b>		
<b>Panasonic KX-P1124</b>	\$499	\$279 at Highland Superstores Dallas
<b>Epson T750</b>	\$600	\$299 at CostCo Club Los Angeles
<b>PERSONAL COPIERS</b>		
<b>Canon PC-7</b>	\$2,095	\$949 at Bizmart Dallas
<b>Canon PC-6RE</b>	\$1,695	\$878 at Office Depot St. Petersburg, Florida
<b>Sharp Z-75</b>	\$1,699	\$749 at Office Club Los Angeles
<b>Sharp Z-55</b>	\$1,299	\$649 at Staples, Boston
<b>PERSONAL ORGANIZERS</b>		
<b>Sharp Wizard OZ-7000</b>	\$299	\$199 at Pace Membership Warehouse, Los Angeles
<b>Casio SF-8000 B.O.S.S.</b>	\$260	\$249 at Macy's New York
<b>TELEPHONES</b>		
<b>Panasonic KX-T3880</b> Two-line cordless	\$200	\$140 at Office Club Los Angeles
<b>Panasonic KX-T2322</b> One-line	\$50	\$39 at Trader Horn Paramus, New Jersey
<b>ATT 622</b> Two-line speakerphone	\$120	\$69 at Price Club Los Angeles
<b>ATT 210</b> One-line	\$50	\$29 at Ames Boston
<b>ANSWERING MACHINES</b>		
<b>Phonemate 5050</b>	\$140	\$58 at Venture Stores Chicago
<b>Panasonic KX-T1740</b>	\$180	\$129 at Service Merchandise Paramus, New Jersey





"If you have to worry about money, you might as well be poor."



"Quicken's reports tell me where my money goes and how much I have. Now I'm in control."

"I was making more money. But I wasn't worrying any less. Until I invested \$59.95 in a copy of Quicken. Now I always know exactly where my money went. Exactly how much I have. And exactly what I can afford. I never wake up wondering if a big purchase was a big mistake.

The uncertainty is gone. I've never felt so organized about money.

### I'm in control now.

Where did my money go? As I pay my bills, Quicken automatically notes each type of expense—utilities, clothing, charity, whatever. Then a simple keystroke gives me a report showing how much I spent in every expense category each month.

How am I doing? Another keystroke shows my budget vs. actual. Credit application? In seconds I've got a financial statement showing income, expenses, and net worth. Tax time? No sweat. Quicken provides one report with all my itemized deductions.

### It's fast.

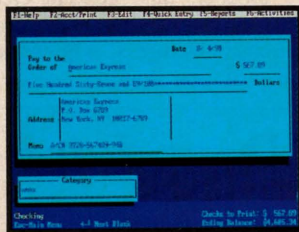
Time to pay bills? Quicken has "memo-rized" all my regular payments. I just confirm the amounts and Quicken prints checks for me to sign. I still use my regular checkbook when it's more convenient. Or I can pay my bills electronically through the CheckFree payment service.

### SPECIFICATIONS

**IBM:** All IBM PC, XT, AT, PS/2, and compatibles with 320K RAM and DOS 2.0 or higher. **Mac:** All with 512K RAM. Both versions work with all monitors and printers. Feature sets vary. Balance Sheet report not available for Mac. CheckFree not available for Mac, or outside the U.S. Unlimited FREE technical support. Not copy-protected.

### It's easy.

I just pulled out the Quick Start Card and typed "install." That simple. I was up and running in 6 minutes. The screen even looks like my checkbook. There is nothing new to learn. No complicated instructions. I just might read the rest of the manual to see what more Quicken can do.



### It's a powerful business tool.

Quicken can help control your business finances, too. It produces P&L statements and balance sheets. Forecasts cash flow. Tracks A/R, A/P, payroll, jobs, clients, properties, and more.

\$59.95



### Try Quicken for 30 days at no risk.

Are you making more money and enjoying it less? Order Quicken now. You'll quickly see why it's the best selling financial software in the world. But if you're not satisfied for any reason, return it for a full refund. No questions asked!"

"Quicken is ... so easy to use that you may forget you're working on a computer."

— RICHARD O. MANN, PC TODAY



"For fast checkbook management and tax related accounting, Quicken's intuitive, key-stroke-saving approach is a home business's salvation!"

— RALPH SOUCIE, PC World



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EDITED BY MARIE ALVICH-LOPINTO

## The Quickest Mac Yet



The Mac IIx runs rings around the Mac IIfx.

Amid flashing lights and artificial smoke, Apple Computer unveiled the Ferrari of Macintoshes, the Mac IIx, at a March press conference. This "wickedly fast Mac," as product manager Frank Casanova calls it, runs many applications twice as fast as Apple's former top-of-the-line model, the IIfx, and up to four times as fast as the original Mac II.

The improvement in speed was apparent as Casanova put the new computer through its paces alongside a Mac IIfx. In each of the demonstrated applications—three-dimensional charts from spreadsheet data and photographic-quality graphics images—the newer model easily outpaced the older one.

Like fast cars, fast computers are built around fast engines. Under the hood of the Mac IIx are Motorola's 68030 microprocessor and 68882 math coprocessor, both running at 40 MHz. An extremely fast memory cache acts as the system supercharger. Apple has also endowed this model with more expansion capability than its predecessors—it comes with six available slots.

With a price tag of \$8,969 for the basic unit (without monitor, video card, or hard-disk drive), the Mac IIx is probably not the computer for most of us, but Apple believes that engineers, designers, and artists who work with high-resolution color images will welcome its speed. Owners of earlier Mac II models can get Mac IIx power by purchasing a \$2,999 Logic Board Upgrade Kit.

—JIRI WEISS

**About Product Previews:** In this monthly department, you'll read about the latest hardware and software for the home office. While not complete reviews, mentions in Product Previews are based solely on editors' evaluations rather than manufacturers' press releases. Many of the products that appear here will be reviewed fully in later issues.

## Faster 386SX Hits the Streets

A leading market-research firm, Dataquest, predicts that this year SX-based computers will outsell those based on any other Intel microprocessor, including the popular 80286. Those of you who have been eyeing 16-MHz 386SX computers may be interested to learn that a faster, 20-MHz model is now available.

Dell Computer's new 320LX is the first 20-MHz 386SX system to hit the streets. The price for a basic system with monochrome VGA display, 40MB hard-disk drive, and 1MB of RAM is \$2,899, about \$300 more than Dell's highest-priced 16-MHz 386SX model.

The appearance of 20-MHz 386SX systems creates one more price-performance niche in the spectrum of IBM-PC compatible computers. If you're looking for a cost-



Dell's 320LX is the first 20-MHz 386SX system to enter the marketplace.

effective alternative to a full-powered 386-based system, consider the 320LX—it might be just what you need.

—STEVEN C. M. CHEN

## Lawyer in a Box

Even where there's no will, there's a way. *Home Lawyer* (MECA Ventures, Inc.; \$119) helps you create a number of common legal documents with your computer. Whether you need an employment agreement, a bill of sale, or a complaint letter for a defective product, this program creates documents by guiding you through a simple question-and-answer process, skipping legal jargon in favor of clear English.

Although developed by lawyers, this package can't, of course, handle all your legal needs. It's designed for those times when the cost of consulting a lawyer doesn't seem justified yet you still want some legal protection. And *Home Lawyer* does advise you to consult an attorney when appropriate. Available for IBM PCs and compatibles with at least 256K of RAM.

—KAREN KANE

## Round and Round It Goes



The Radius Pivot monitor lets you view your work horizontally and vertically.

Just when you thought that no significant innovations in monitors were possible, Radius Inc. comes along and bursts your bubble. The company has engineered its new full-page monitor for the Macintosh SE/30

and Macintosh II family so that it can be used both horizontally and vertically.

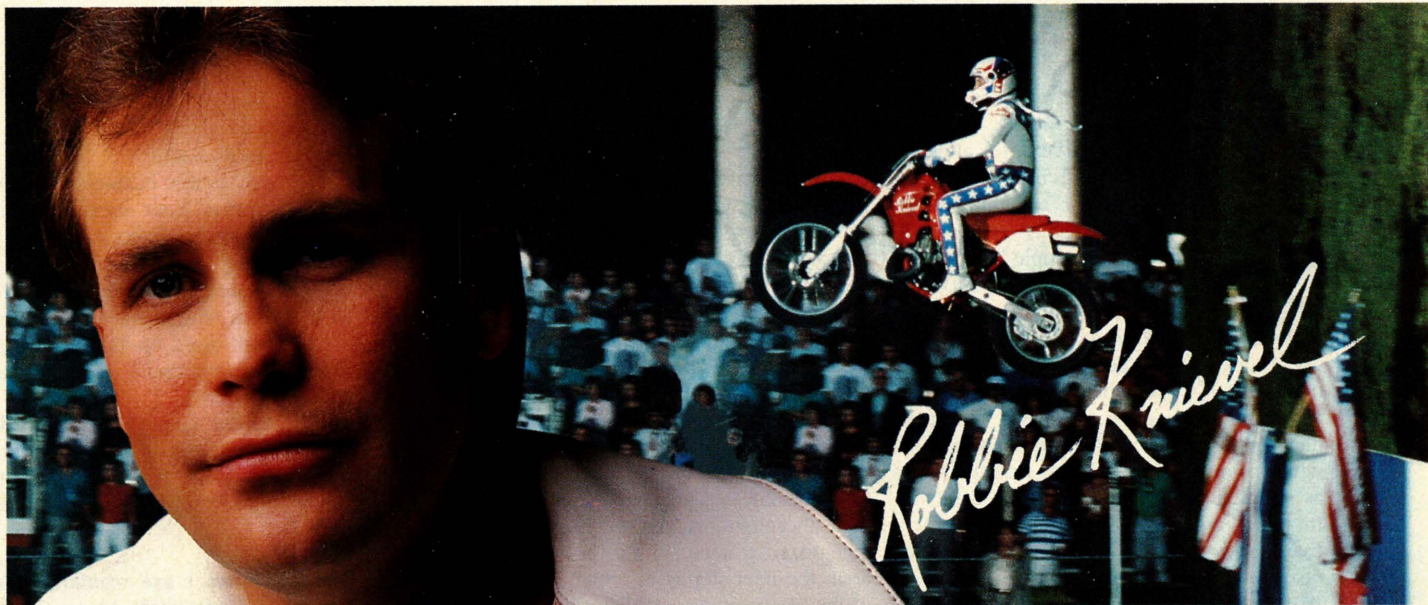
The Radius Pivot will be a boon to all those frustrated computer users who feel as if they spend half their working lives scrolling the screen back and forth to reach the far corners of their large spreadsheets or two-page desktop-publishing layouts. To switch the Pivot from a vertical to a horizontal view (or vice versa), you simply rotate the monitor on its special stand (no lifting, unplugging, or other disruption is required). Once you've done this, the screen blanks for a few seconds and *voilà!* Your document appears in the new orientation.

At \$1,690, the Pivot costs \$200 more than Radius's popular Full Page display, but the Pivot has higher resolution than standard Macintosh screens. The Pivot displays 4 levels of gray and can be upgraded to 16 levels for those who work with photographic images.

—JIRI WEISS



**"So, this punk comes up to me and says,  
'Is there anything you won't do for a buck?'  
And I say, 'Sure. I won't plug in my PC  
without a Proxima product to protect it.'"**



**"I may be crazy, but I'm not stupid."**

**"W**hen people tell me I take foolish risks, I say to them: 'At least I assess the risks, and I always take steps to protect myself. Do you?'

"Take many microcomputer users. They're cool and calm, just cruising along until – wham! – they've crashed. Lost all their data, maybe even burned out a motherboard. Yet they sit there, stunned.



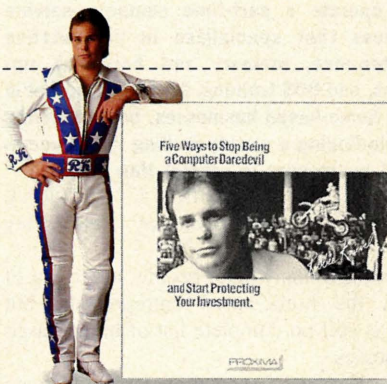
Whether you're operating a home computer or a technical workstation, there's a state-of-the-art Proxima ProLine to match your needs.

They had no idea they were at risk.

"Or maybe they just thought it would never happen to them. Yet studies indicate that every AC outlet in America has a 97% probability of incurring at least one system-damaging event each year.

"Whether it's a Proxima® ProLine™ Surge Suppressor that clamps down on incoming surges and spikes – or a Power Director® that protects against power problems and acts as a power control center – your micro needs ultra-reliable protection against the 101 power problems that threaten it.

"So check out the entire range of innovative Proxima Power Protection Products. And ask about the Proxima **Lifetime Equipment Protection Policy.** With the purchase of a ProLine 20 or 30, or a Power Director, it guarantees the survival of your hardware from a power problem – for life."



**Want to hear more about how to save the life of your computer? Just write, and I'll send you, free, "Five Ways to Stop Being a Computer Daredevil." Or call 800/582-2580 (800/582-0852 in CA).**

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Return to: Computer Accessories Corp., 6610 Nancy Ridge Dr., San Diego, CA 92121 619/457-5500.

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CIRCLE READER SERVICE 33



# Targeting Small Business

BY JOANNE PRATT



If you've never attended a local users' group, I highly recommend it. It's a terrific place to meet people who are eager to share business and technical advice. At meetings, special-inter-

est groups discuss the business applications of *WordPerfect*, demonstrate new software, and swap solutions to problems, for example. Some groups publish newsletters filled with tips or offer free classes on such topics as setting up your inventory on a database. In larger user groups, you may even win free software or have the chance to buy discounted products.

How do you locate user's groups? Check the listings in *Computer Shopper* magazine for a group in your area.

**Q. I operate a part-time computer-service business that specializes in preventative maintenance, memory and hard-disk upgrades, and DOS training. My target market is small home-based businesses, but I'm having trouble finding a quality mailing list of home-based businesses in central New Jersey.**

DOMINIC J. SCAGLIONE  
*Piscataway, New Jersey*

**A.** You, and many other people, are trying to target the home-based entrepreneur, but there is still no complete list of home-based businesses.

The National Association for the Cottage Industry (P.O. Box 14850, Chicago, IL 60614; [312] 472-8116) has a list that includes more than 36,000 names (about 1,000 of which are home-based businesses in New Jersey). It sells one-time rights to their list at a minimum rate of \$350 per 5,000 names. The names are supplied on pressure-sensitive labels organized by zip code.

HOME-OFFICE COMPUTING rents its list through American List Council at (201) 874-4300. There's a minimum charge of \$85 per 5,000 and an extra charge of \$5 per 1,000 to select names in a specific zip code or demographic range.

You should also check your newspaper and call your chamber of commerce to see if

there are any local groups with lists you might use. In any case, before ordering labels, call the supplier to discuss your needs.

**Q. I am interested in starting a home-based business developing custom software using dBase III Plus, Clipper, and Lotus. My target clients are small businesses. Can you tell me where I can find the information that will help me get this idea off the ground?**

LENWOOD W. HARRIS, JR.  
*Mount Holly, New Jersey*

**A.** Assuming that you've written a business plan, thoroughly researched the market, and recognized a need for this service in your area, the next step is to attract clients. One of the best ways to establish your credibility and let people know that you are in business is to join professional associations and to network (that is, tell everyone you know about your new business). On-line bulletin boards, such as Your Own Business, on Prodigy, and the Working from Home Forum, on CompuServe, can put you in touch with other business people willing to offer advice and encouragement.

Also consider contacting Ashton-Tate, the manufacturer of *dBase* products and publisher of the Ashton-Tate Developer Registry. Members of the Developer Registry Program receive technical support, evaluation copies of software, and a newsletter. To be listed, call Charene Luke at (213) 538-6061 for an application. To qualify as a developer, you must charge a fee for your services and provide three references who will vouch for your work.

**Q. I'm near to retirement after 40 years in better-women's-wear retailing. I am also an amateur color-portrait and pictorial photographer. I have my own darkroom and plan to purchase a 286-based computer. Could you suggest any businesses that I might consider?**

RAYMOND CHESLOFF  
*West Caldwell, New Jersey*

**A.** Too bad you're not in Dallas. I would be your first customer for my business portrait styled with your wardrobe advice.

Many business people need photographs for publicity. Your fashion expertise might set you apart from other photographers if you market your ability to help clients select

appropriate business outfits.

An added twist to this business could be wardrobe consulting. Your specialty could be to help clients mix separates and accessories to achieve total looks, photograph them in these outfits, and put together a book for them to use as a visual wardrobe-styling record. (You will need to take along an assistant if you do wardrobe consulting for clients in their homes.)

Ask your present employer to consider sponsoring your services as a joint venture. The store's reputation will help you get business and build credibility for your fledgling venture.

**Q. One of the forms I use regularly takes about five hours to complete on an electric typewriter. Because of the form's setup, it's next to impossible to complete using a computer and printer. Can you help?**

PAT SEMRAU  
*Orosi, California*

**A.** Someday most standard forms will be available on electronic media. The IRS has just started to allow the filing of tax returns on printouts (or in some cases on-line) from electronic forms supplied with tax-preparation software. Meanwhile, it's a chore to complete business forms in a neat and professional manner.

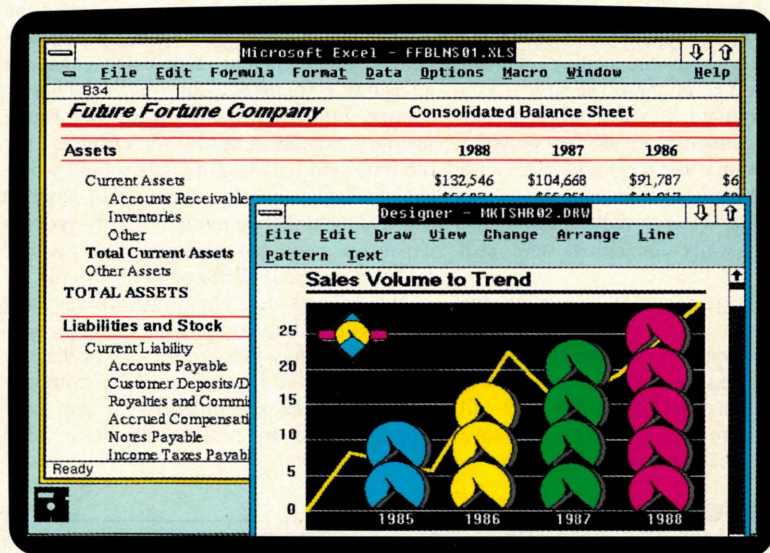
Sometimes, instead of filling out the form provided, I print all of the requested information on separate sheets of paper and simply number and reference them on the form. But a better solution is to redesign or reproduce the form using a program like *FormWorx with Fill & File* (\$149) by FormWorx Corporation, Reservoir Place, 1601 Trapelo Road, Waltham, MA 02154; (617) 890-4499. The package, which works with IBM PC and compatible computers, has a *Windows*-like format, more than 500 standard forms to choose from, and tools to create and edit your own forms. You can also gather data off the forms. Other form software includes *Per:Form* (\$295), from Delrina Technology ([716] 855-3676), *FormFiller* (\$149), from Bloc Technology ([305] 445-0903), and *SmartForm* (\$399), from Claris ([408] 727-9054). These programs include standard forms, such as government and insurance forms, invoices, tax forms, and shipping airbills, in addition to features for designing your own forms. ■

JOANNE PRATT, of Dallas, Texas, is a nationally known researcher, consultant, and speaker on the subject of home business.



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# Answers to Readers' Questions

BY STEVEN C. M. CHEN

## CATCH THAT SCREEN

**Q. I'm looking for a screen-capture utility for my PC so that I can merge graphics images into my WordPerfect documents. Can you help?**

JERROLD M. BELL  
Richardson, Texas

**A:** A memory-resident screen-capture program called *Pizazz Plus* (\$149), from Application Techniques, offers a wide range of tools for saving, resizing, rotating, and printing images. Also, you might find screen-capture programs on an electronic bulletin board.

## UPGRADING vs. REPLACING

**Q. I own a 384K Leading Edge Model M with two floppies. I'd like to beef up my system, but adding a hard-disk drive, new BIOS, more RAM, and so on, is expensive. I'm desperate for a faster computer. Am I better off buying a brand-new system or upgrading?**

EARLEY A. PARHAM, III  
Columbus, Ohio

**A.** If speed is what you're after, buying a new computer is the way to go. If you upgrade, you shouldn't spend more than 25 percent of the cost of a new and faster computer system. In your case, adding a hard-disk drive, new BIOS, additional RAM, and a speedup card can easily push you over the \$1,000 mark. The discounted price of a brand-new 286- or 386SX-based computer is between \$1,500 and \$2,500. However, upgrading can make sense if you just want to add a 3.5-inch floppy-disk drive, more memory, or even a second hard-disk drive to get more out of your PC.

## HOME-OFFICE HUMIDITY

**Q. I'm planning to move my home office from a bedroom to a spacious basement. However, the basement is damp. I'm concerned that the humidity may damage my IBM PC/XT and laser printer. Is there anything I should do before I make the move down under?**

CHARLES SCALERA  
New York, New York

**A.** Computer equipment is designed to operate in a wide range of temperatures and humidity levels. As long as there is no condensation, your system should be OK. One

of the best tests is to measure your own comfort level. Do you feel very uncomfortable in the basement? Can you spot any water condensation? Are the walls wet? Do dew drops drip from the ceiling? If you answer yes to any of these questions, you may have a problem. In extremely high humidity, water condenses inside the computer (or other electronic devices) and can cause an electrical short or even a fire.

Here are some ways to reduce dampness:

- Inspect the walls for cracks and seal them.

- Keep the temperature at a comfortable level.

- Add a dehumidifier to remove excess moisture and circulate fresh air.

- Consider adding insulation. Not only will this keep moisture out, but it will also save you money on heating and cooling bills.

## 1200- OR 2400-BPS MODEM?

**Q. I'm planning to purchase a modem. Is the higher cost 2400-bps better than a 1200-bps modem? How should I choose between internal and external?**

KEVIN DAVIS  
Lovely, Kentucky

**A.** The 2400-bps modems are a better buy. They cost about \$100 more than 1200-bps modems, but you can recover the difference in just a few months of use. On-line services such as CompuServe and GENie charge by the minute, so the less time you spend on-line, the more money you save.

Choosing between an internal and external modem is more difficult. If you have a spare serial port and a free AC outlet, an external modem may be a better choice. External modems can cost up to \$30 more than internal modems, but they are easier to install, and the status-indicator lights can help you troubleshoot communications problems. Internal modems eliminate the need for extra cables and they don't take up desk space, but installation can be tricky if you've never opened up your computer or installed a board in an open slot.

## TANDY COMPATIBILITY

**Q. Is it true that Tandy computers work only with Radio Shack peripherals and software?**

JIMMY B. HOFFMAN  
Sanford, Florida

**A.** No, it's not true. Non-Tandy peripherals and software that are designed to work with

MS-DOS compatibles will work with most Tandy PCs. However, a few programs may not work properly with early versions of the Tandy 1000 series, which have a nonstandard keyboard layout. Expansion cards for all Tandy 1000 models must be 10 inches or shorter. Full-length cards (most non-Tandy memory-expansion cards, for example) are too long, but half-length cards should work. (Most display cards come in half-length.) The Tandy 2000 line requires Tandy-specific expansion cards, but the Tandy 3000 line and higher accepts all IBM-compatible cards.

Not all standard hard-disk drives will work with Tandy computers. The new generation of Tandy PCs require drives that are Integrated Drive Electronics (IDE) compatible. Check the specifications of any non-Tandy drive to make sure it is IDE compatible.

## HELPFUL HINT: QUIETING YOUR COMPUTER'S POWER SUPPLY

Have you had enough of your computer's loud power supply? Is that constant humming driving you crazy? Most of the noise comes from the fan inside the power supply and the rest from your fast-spinning hard drive. PC Power & Cooling's line of Silencer fans and power supplies can quiet things down considerably. Prices start at \$129.

I didn't have any trouble installing the new power supply, which took about half an hour. However, not everyone can install a new power supply. If you've never opened up a PC before, you probably shouldn't try it.

My new power supply is not silent, but it's a lot quieter than my old one. As an experiment, I took a few readings with a sound meter. The difference is about 10 decibels (or ten times as quiet).  
—S.C.

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If you need computer advice or are having system problems that need diagnosis, our technical staff will try to help you out—and we'll pay you \$25 if we publish your letter in *Clinic*. Although we cannot answer each letter individually, this column will deal with frequently asked questions and common problems. We reserve the right to edit letters for clarity and length. Please include your name, address, and phone number with all correspondence. Send your letters to *Clinic*, HOME-OFFICE COMPUTING, 730 Broadway, New York, NY 10003. ■

STEVEN C. M. CHEN is managing technical editor at HOME-OFFICE COMPUTING.



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CIRCLE READER SERVICE 32



# Classic Writing Tips, Always Worth Remembering

BY HENRY F. BEECHHOLD

## Here Are Nine Ways to Improve Your Business Communications

Even if you have all the software tools you need to process your words, you still have to think about matters of style. "Proper words in proper places make the true definition of a style," said Jonathan Swift, asserting a worthy principle, but neglecting to tell us how to know either the proper words or their proper places. Let's see if we can put some meat on Dean Swift's bones.

The "meat" consists of a set of suggestions that, if followed, will lead to more successful writing. My suggestions are not business-writing tips, per se. Still, not only can they help you avoid many of the ineptitudes that mark unskilled business communications, but they will also guide you in paring your writing to essentials.

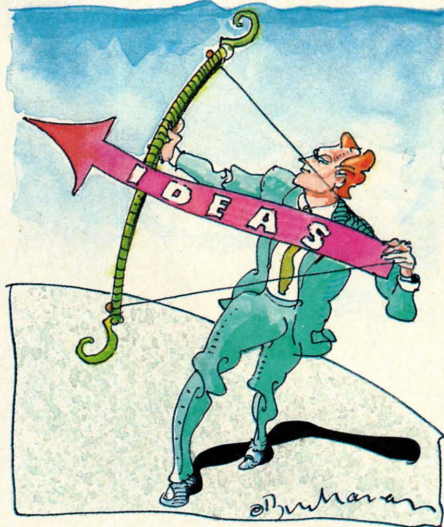
### TIPS 1-2: START WITH THE FOUNDATION—YOUR READER, YOUR STRUCTURE

The two cornerstones for building a successful writing style are developing a sense of your audience and discovering the necessary structure for your documents.

The audience—and what you're trying to say to them—will dictate the level of writing sophistication: complexity of ideas addressed, word choice, and sentence length. For example, in trying to sell a spreadsheet program to technically minded readers, you'd use very different language than you would in selling the same package to computer novices.

You also need a sense of structure, since ideas cannot be communicated well at random. Keeping in mind who your readers are, you must lead them clearly from point to point, while you avoid digressions. You want every detail that serves the purpose and no detail that fails to move the writing smartly forward.

HENRY F. BEECHHOLD, an English professor at Trenton State College, is a contributing editor for HOME-OFFICE COMPUTING.



### TIP 3: GET TO THE POINT!

Consider these sentences touting a made-up software package:

*ZippyCalc is a leading, easy-to-use spreadsheet program that is designed for the business person who is not a math whiz.*

*ZippyCalc is a leading spreadsheet program designed for ease of use.*

The second sentence is shorter than the first by 11 words, but says basically the same thing. If you read both sentences aloud, the second should sound snappier than the first. The effect of this kind of change on a single sentence may seem small, but "crisping" an entire document by eliminating useless and redundant words and phrases can make a big difference in your reader's response. Adding words that don't contribute is like throwing muck into a clear pool.

Here's another example, and then a possible revision:

*There are an estimated five million people in the United States who use spreadsheet programs.*

*About five million Americans use spreadsheet programs.*

Not only is the alternative sentence eight words shorter, it's easier to read, which encourages any person to keep on reading.

Starting a sentence with an introductory phrase is another way not to get to the point. A company might begin a letter: "As you know, XYZ Tech has acquired the rights to

the latest version of ZippyCalc." If the reader knows, then why say "as you know"? In fact, the "as you know" is a poor writer's ploy, one likely to call attention to itself (since you may not "know"), diverting you from the point of the letter.

### TIPS 4-5: AVOID FLUFF AS YOU ADDRESS YOUR READER'S NEEDS

In the same letter, we read "XYZ Tech is very excited to offer you ZippyCalc 3." Wouldn't "XYZ Tech is excited to offer . . ." do just as well? If one is excited, one is excited. Specifying presumed degrees of excitement accomplishes little—certainly not here—and implies you haven't found the right word.

There are few contexts in which *very* adds anything but a bit of linguistic fluff. One problem with *very* and other modifiers such as *so* ("so beautiful") is that they breed. If you're used to *very* this and *very* that, what happens when you really need to intensify a word?

More important: Do you care about the company's emotional state? Wouldn't it be pertinent to write, "You will be excited by how we've improved an already great product. For example, ZippyCalc 3 now does . . .?"

Writers too often forget that the reader is interested in himself or herself, not in the person or company trying to sell something. "We are happy to inform you . . ." should always be replaced by "You will be happy to know . . ." The *you attitude* is paramount in any business communication.

This extends to matters of policy. You will win no friends with assertions like "It is company policy to charge a fee for customer support after six months from purchase date." If the policy has merit, then show the customer how it benefits him, even if it's a basically negative issue: "We offer free support for six months from purchase date; after that, you can continue support for a small fee. By keeping our operating expenses low, we can offer high-quality spreadsheet software at a reasonable price."

### TIP 6: WATCH WHERE YOU PLACE WORDS

The stylist in Swift's sense always pays attention to detail. Here is a sentence in



which the transposition of two words changes the meaning considerably:

*The end user, meanwhile, is often forced to ante up \$300 to \$400 to simply run someone else's spreadsheet application.*

The problem lies in the phrase "to simply run"—and not because of the misperceived rule against splitting infinitives (sometimes it's appropriate), but because of the difference in meaning that results when the infinitive is split. If the phrase is revised to read "simply to run," the difference in meaning becomes apparent: "simply to run" means *merely to run*, whereas "to simply run" means *to run something in a simple way*.

In the first sentence below, the writer has sedulously applied the schoolbook rule against splitting an infinitive, with the result that we can't be certain of the meaning:

*The construction of the new bypass road failed completely to relieve traffic congestion around the Tech Research Center.*

*The construction of the new bypass road failed to completely relieve traffic congestion around the Tech Research Center.*

Is the new roadway a total failure or is there somewhat less congestion than before? Sentence two communicates without ambiguity. There are, of course, other ways of expressing the idea. You might be tempted to write: "The construction of the new bypass road failed to relieve completely the traffic congestion around the Tech Research Center." Avoid the temptation. This version betrays the writer's tin ear. Read it aloud and you'll find that "completely" can't decide whether it wants to attach itself to "relieve" or to "the traffic congestion." The result is a pebble in the way of the smooth flow of the sentence.

## TIP 7: ATTACH ADJECTIVES TO APPROPRIATE NOUNS

Carelessness with modifying phrases often results in inadvertent humor—at the writer's expense. When you laugh at the writer's ineptitude, the writer has lost control.

*By simply installing this small program, your computer can double its usefulness.*

It sounds as though the computer is installing the program itself. Revise to assure that the modifier and the word being modified appear as they should:

*By simply installing this small program on your computer, you can double the computer's usefulness.*

At issue in the examples above is the behavior of participles. A participle is a word made by adding *ing* to the plain form of a verb (strictly speaking, this defines a present participle; a past participle ends with *ed*). Since participles act like adjectives, they modify nouns. In each sentence above, the comma acts as an arrow that points to the noun to be modified, which follows the

comma—either "your computer" does the installing or "you" do.

## TIP 8: BE CAREFUL WITH THE LITTLE ONES

The little words often do us in, as in these five examples:

• XYZ Tech *ONLY* wants to sell you great software. (XYZ Tech alone wants . . .)

• XYZ Tech wants *ONLY* to sell you great software. (XYZ Tech desperately wants the chance to sell . . .)

• XYZ Tech wants to *ONLY* sell you great software. (XYZ Tech wants to do nothing else but sell . . .)

• XYZ Tech wants to sell *ONLY* you great software. (XYZ Tech wants you as its sole customer for great . . .)

• XYZ Tech wants to sell you *ONLY* great software. (XYZ Tech wants to be purveyors of high-quality . . .)

To the careful writer and reader, the five placements of *only* yield five distinct meanings—perhaps more, for meaning is slippery. *Only* must be made to obey the modifier rule: Get it next to the word or phrase you intend to modify—or eliminate it and recast the sentence to ensure that it expresses your meaning. (Note: The fifth example is probably what XYZ Tech really wants.)

## TIP 9: USE PLAIN ENGLISH WHEREVER POSSIBLE

You must ask yourself unceasingly: Will my words communicate what I want to say to the audience I'm trying to reach? An audience of engineers will have a technical vocabulary different from that of accountants. The use of technical terms where no other terms will do cannot be faulted. But any audience will appreciate writing free of gobbledygook—the verbose, ham-handed prose dear to the hearts of people trying to sound important. In fact, they invariably sound like fools.

Therefore, use the fewest words required to make your point. Overcome the notion that high-flown language lends weight and significance to your writing. If what you're saying is trivial, no amount of rhetorical smog will make it less so.

## BETTER WRITING WORKS BETTER

Examples of improper words in improper places are legion. My best advice is to spend some time with the slim volume that a great many good writers have used as their guide to the craft, William Strunk and E.B. White's *The Elements of Style* (3rd Ed., Macmillan).

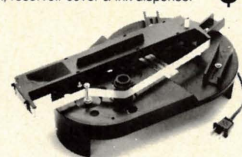
Hovering over the purely linguistic components of style—grammar, the meanings of words, and so on—are qualities gained only through experience: judgment and taste. They, finally, will signal the presence of proper words in their proper places. ■

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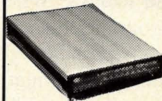
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CIRCLE READER SERVICE 36



# “If I Knew Then What I Know Now . . .” (Part 1)

BY STEVE MORGENSTERN



When I was a kid and I got angry at myself for fouling something up, my parents' standard words of comfort were "The important thing is to learn from your mistakes."

Now I give the same advice to my own kids. But I've also come to realize that there's something even better than learning from your mistakes—learning from *other people's* mistakes! After all, you still get the educational benefit, and you don't suffer the consequences of fouling up in the first place.

In that spirit, I've decided to come clean this month and next by describing some of the mistakes I made in the process of learning desktop publishing (DTP) and by pointing out ways you can do it smarter, more easily, and less expensively than I did.

*If I knew then what I know now, I would have . . .*

**... reread my software manuals after using DTP programs for a few months.** When I start using a new DTP program, I want to build a publication as soon as possible. That means absorbing just enough information from the manuals to accomplish the job at hand and letting a lot of material wash over me in the process.

The first things you miss in your quick reading of the manual, in my experience, are the shortcuts. It's easy to use a mouse and a pull-down menu. There may be keystroke combinations or program features that could get the job done faster, but they're harder to learn and remember than clicking on menu items, so you learn the mouse techniques first. And if you never go back to the manual, you'll probably never pick up those shortcuts.

For example, I've worked with *Ventura Publisher* for several years, but only recently started using one of its powerful, time-saving features. You format paragraphs in *Ventura* by assigning a style to the selected text. You can do this by selecting the Paragraph Tagging function and choosing the



**Pitfalls you can sidestep  
by learning from my  
mistakes.**

style you want by clicking on its name in a scrolling list. The quick alternative, however, is to assign frequently used styles to function keys. That lets you style text with a single keystroke—whether or not you're in Paragraph Tagging mode—without moving the mouse all over the screen.

So why was I using the mouse-based technique until just a few weeks ago? Because that's the way I first learned to do it. I remembered there was another way only when I thumbed through the manual. Now I'm saving time on every *Ventura* project by simply using the program more efficiently.

**... purchased a large-screen monitor sooner.** There's a danger in reviewing hardware for HOME-OFFICE COMPUTING. Sometimes, after I've evaluated the equipment, it's painful sending it back. The only alternative, though, is to dig deep and pay for the evaluation unit. That's what happened to me a few months ago after writing a buyer's guide to large-screen portrait monitors: I bought the Princeton Publishing Labs' MultiView unit I reviewed. And am I glad I did!

A portrait monitor displays a complete single page at virtually actual size. One design advantage is the opportunity to see the entire page layout at once. After working with the monitor for a while, however, I realize its overwhelming benefit is that I

don't waste time scrolling around the page. If I need to make a change at the lower right corner of the page, I click the mouse there and start editing text or moving objects. If I then see a problem in the upper left, I click there and fix it. I didn't realize just how much time I was wasting by scrolling the part of the page I needed onto the screen until I stopped having to do it.

Granted, we are talking a significant investment here—roughly \$1,000, including the monitor and the required graphics card. But not only am I doing a better job by working on full pages, I am saving time and eliminating tedium. As a bonus, I get to see my word-processing documents a full page at a time—that makes it easier to maintain the flow of my writing and, once again, cuts down on the scrolling. According to my cost-benefit equation, this was money well spent.

**... chosen a larger hard disk when I bought my computer.** DTP is a hard-disk-intensive undertaking. The page-layout programs themselves take up plenty of room. For instance, my *PageMaker* directory takes up nearly 1.5MB, not counting the 3MB for *Microsoft Windows*. Install *Ventura Publisher* with the Professional Extension and you're talking about more than 5.5MB. And that's just for starters. Downloadable fonts have a healthy appetite for hard-disk space. And scanned images are absolute gluttons.

My PC AT clone has a 40MB hard disk; and, frankly, this isn't enough for my DTP work and all the other tasks I undertake with my computer. If I could do it over, I would opt for at least an 80MB hard drive.

**... started buying software from mail-order suppliers sooner.** After buying all of my software from computer stores for several years, I finally decided to take a chance on mail order. After all, the advertised prices were a lot better than retail, and I couldn't beat the convenience. It was a good move on my part.

So far my mail-order experiences have been flawless. I haven't done an exhaustive study of the subject, but I can tell you that when I've ordered from Micro Warehouse ([800] 367-7080), PC Connection ([800] 243-8088), and MacConnection ([800] 334-4444) I've gotten prompt delivery of the latest version of the software and paid sub-

Contributing editor STEVE MORGENSTERN knows much more now than he used to.



stantially discounted prices.

When I recently needed a copy of Adobe's Caslon typeface, I checked out the price to order direct from Adobe's own catalogue: \$185. Then I called a Wisconsin company called Publishing Perfection ([800] 782-5974), which specializes in mail order for desktop publishers. Their price was \$124, and I paid just \$9 to receive the software the next day via Federal Express.

**... avoided buying rarely used fonts.** There are times when I need a particular typeface for a special purpose—and I really don't expect to need it again before the return of Halley's comet. Do I bite the bullet and buy the typeface package anyway? I've done that, but I've found a better way.

Actually, two better ways. The first is patronizing the Adobe Forum on CompuServe (type "Go Adobe" to get there). In the Libraries section are screen fonts for the entire Adobe library in both MS-DOS and Macintosh formats, free for the downloading, along with instructions for installation.

What good are the screen fonts? You can't use them for printing final output, since they don't provide adequate resolution. However, you can use them in your page-layout program to compose your publication (the spacing will be correct) and print out proofs. Then, when it's time to print

final output for reproduction, take your disk to a DTP service bureau that has the Adobe font you've used. It shouldn't cost more than \$1 a page for laser-printer output or \$7 to \$10 for high-resolution typesetting.

The other way is to use the fonts provided with most object-oriented draw programs and import the text you create into your DTP program as an illustration. For my money, the champ in this category is *Corel Draw*. It comes with a superb collection of typefaces and will output to any device supported by Microsoft *Windows*, including HP LaserJet and PostScript formats. *Corel's* typographic controls are extremely precise, and the results for headlines or the occasional block of body text are excellent. If you want to set a headline in Cooper Black, Friz Quadrata, Stencil, Tiffany, or some other typeface that you don't use often but is precisely right for a special purpose, the *Corel* equivalents will serve you well.

## CONFESSION IS GOOD FOR THE SOUL

If the list above covered all the DTP mistakes I've made in the past few years, I would probably have a lot more hair on top of my head today. There are still more pitfalls you can sidestep by learning from my mistakes—I'll return to the computer confessional next month with additional examples. ■

## Does This Look Familiar?

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CIRCLE READER SERVICE 40

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# Money-Smart Ways To Advertise On TV and Radio

BY RONNIE GUNNERSON

## Diversify Your Ad Campaign by Tuning In to The Broadcast Media

Small businesses often shy away from advertising on radio and television, assuming the cost will be extremely high. It isn't. Both cable television and radio deliver narrowly targeted audiences at affordable rates. If you are interested in using either, call the station for a media kit explaining advertising rates and requirements. Ask for the names of advertisers in your field who have used their station. Call a few and ask them how effective their campaigns were. You'd be surprised at how freely business people—even competitors—will share information. And if a competitor repeatedly runs ads, chances are those ads are working.

### CABLE TV CONNECTS YOU TO YOUR MARKET

National advertisers have begun to realize the value of advertising on cable TV, and prices on national cable stations are starting to climb. It can cost thousands of dollars for a 30-second commercial. However, "interconnects"—the cable industry's equivalent of local broadcast affiliates—are scrambling for advertisers and therefore are often willing to cut a deal. One Los Angeles interconnect, for example, recently sold thirty 60-second direct-response spots in one week for \$750 in an effort to hook the first-time advertiser as a long-term client.

Don't let the term *interconnect* scare you, by the way. It is simply your local cable station, which is linked to national cable networks and from which it receives "downlinks," like ESPN and MTV. While they can carry national advertising, interconnects also have time slots of their own to sell. And they offer beautifully segmented audiences. Century Cable in Beverly Hills, for example, is viewed by 60,000 of the most affluent households in the Los Angeles

area. The reach (the number of people who see your ad) may be limited, but the demographics are favorable. Therein lies the beauty of local cable-TV advertising—affordable advertising strategies can be planned to target a specific number of regions with favorable demographics.

Prices relate to gross rating points. In Omaha, Nebraska, a nonprime-time spot ranges from \$75 to \$150. A news slot might be \$500 a spot, and some individual spots can run as low as \$25.



### PER-INQUIRY ADVERTISING

If you are interested in selling your product through direct response, you might try a method called per-inquiry (PI) advertising. You produce a commercial and include an 800 number you obtain from a telephone-answering-service bureau. Then you contract with a direct-response television advertising agency that will place your commercials on cable-television stations. For each product sold, the agency receives a commission, the telephone-service bureau receives payment for the phone call, the television station receives a cut, and you get the rest.

Direct Response Marketing (DRM) in Encino, California, is considered one of the best PI agencies in the country. DRM guides advertisers through the process, from

commercial production through placement. Usually no money changes hands until a station runs your commercial, although you may have to deposit an advance against future commissions with DRM and the TV station. Admittedly, your take may be small, but with PI your objective shouldn't be sales; it should be advertising.

### LOCAL RADIO

Local radio is a particularly affordable advertising outlet that may be worth investigating. If you're talented and ambitious, you can produce a commercial in your own voice with your own music or sound effects. However, many radio stations have their disc jockeys read ads, which means all you have to do is write the ad for the appropriate time slot. If you've paid for a 30-second time slot, your ad must run exactly 30 seconds.

Radio ads can cost anywhere from \$100 a spot to about \$1,500 for a major event. Remember, however, the less expensive it is, the smaller the expected listening audience.

Before advertising on radio, you might want to check a station's Arbitron ratings. A radio-research firm with offices in New York, Chicago, Atlanta, Los Angeles, San Francisco, Dallas, and Washington, D.C., the Arbitron Company publishes ratings of most stations in a given market that accept advertising. From Arbitron's local market reports, you can learn how radio stations stack up against each other in market share and ratings. You can also determine a station's share of a demographic market (which station targets 35-year-olds, for example). Arbitron ratings, therefore, are an excellent tool for your radio-campaign planning. You'll have to pay for the information, but it's worth it.

• • •

Direct-mail marketing is yet another effective way to reach potential customers. Complicated and expensive, direct mail can be spectacularly successful if you make the right offer and mail to the right lists. An art unto itself, direct mail will be the subject of the next Business 101 department. ■

RONNIE GUNNERSON is a contributing editor for HOME-OFFICE COMPUTING. She wrote "Catch their Eyes with Print Ads" in the June Business 101 department.

### ADVERTISING SERIES TOPICS

PART I: The How-Tos of Print Advertising  
PART II: Expanding into TV and Radio  
PART III: Direct Mail





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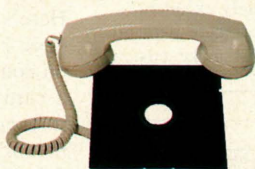
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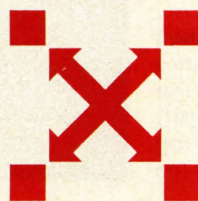
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# High-Quality Software for Easier Bookkeeping

BY LISA KLEINHOLZ

## If You Sell Goods, Take a Good Look At Money Matters

Several years ago, I owned a tiny business that had the accounting requirements of a much larger one. It was a pottery studio that offered classes taught by a small, paid staff, sold pots wholesale, and ran a gallery that sold the work of outside artists on consignment.

It was great fun, except for one thing: keeping the books. I spent hundreds of hours trying to track where the money was coming from and where it was going.

*Money Matters* comes closer than any of the 20 to 30 financial programs I've reviewed to being the ideal software to run that old business of mine (which was sold before I even owned a computer, alas!).

### FOUR-PART HARMONY

*Money Matters* displays some annoying flaws, but it's still a good tool for keeping the books of a small business, especially if you have no accounting background and your business is product-oriented.

Why? The answer comes in four parts.

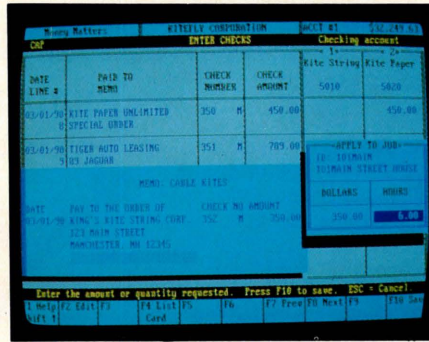
1. It does real (that is, double-entry) accounting, without forcing you to learn about it. That means the program creates an iron-clad audit trail and formal financial reports, which are useful for running your business, preparing taxes, or getting a loan.

2. It's easy to use. Even though it employs a standard numbered chart of accounts, you can call up a list of account names (such as office supplies) while you're writing checks and recording deposits.

3. It tracks inventory, assets, hours, job costs, and other data with an easy-to-customize feature called SuperTrack, which acts as a minidatabase.

4. It offers other business features, such as invoicing, pop-up customer and vendor cards, mailing labels, and employee payroll tracking.

In addition, *Money Matters* includes a timesaving and accuracy-increasing feature



### Money Matters

Rating: ★ ★ ★

**AT A GLANCE:** Customizable finance package that does the double-entry accounting behind your back. Hard to beat if you must track inventory, yet sometimes sluggish operations, especially entering and exiting menus, and weak documentation make package less than excellent. Not recommended for personal finance.

**DOCUMENTATION:** Basics all there, but tutorial scattered through manual with no clear explanation on how to use it. Badly organized, sloppily indexed.

**ERROR HANDLING:** Hard to erase data accidentally, but difficult (must scroll from column to column) to check whether you've properly distributed funds to accounts.

**EASE OF USE:** Compared with accounting programs that do inventory, definitely excellent.

**SUPPORT:** For publisher to compete with other popular finance programs, must make customer support more accessible.

**VERSION REVIEWED:** 1.0

**PRICE:** \$90

**SYSTEM REQUIREMENTS:** 512K IBM PC, PS/2; hard-disk drive; DOS 2.1 or higher; 5.25- or 3.5-inch

**PUBLISHER:** Great American Software, Inc., 615 Amherst St., Nashua, NH 03063; (603) 889-5400

that I've never seen in an accounting program: macros. In the Checks and Receipts module, you can set up 26 macros (one for each letter of the alphabet). The invoicing module gives you the option of creating as many macros as you like, and lists them by name in a pop-up menu. To make a macro, you simply turn on the Record mode, enter the keystrokes in the order you want the macro to automate them, then turn off the Record mode.

Since most information on customers and vendors can be pasted onto a check from a pop-up list, it's best to save macros for special reports or split distributions. For instance, you can distribute expenses up to 20 ways. Say you have a payroll of three employees. For each one, you must divide the total paycheck into the following category accounts: gross pay, FICA contribution, federal withholding, state withholding, and an employee health-plan contribution. Instead of making the division manually, you can enter each employee with a macro. So every time you issue a paycheck to employee X, you simply press Alt-X, and the distributions are automatically made. That saves time and helps prevent errors.

An even greater time-saver is the automatic payment feature. By assigning a code on the vendor cards, you can group regular payments by one of nine different periods (for instance, first of the month, twentieth of the month, or biweekly) and then run off checks all at once. When you're ready to pay that week's or month's bills, you press a key, and the prewritten checks scroll by, allowing you to alter information, such as amount, as needed.

The SuperTrack feature works just as easily. You can track just about any data you can quantify. You are allowed up to 2,000 cards, each of which is easily updated in a pop-up window when you write a check. Here's an example from my pottery business: I could have tracked all the pots I sold on consignment by artist simply by creating a card for each artist and type of pot (for instance, Janis—coffee mug). Then at month's end, the press of a key accessing those cards would have told me exactly how many of Janis's mugs I had sold, how many I still had on hand, and how much money I owed the artist.

### FOUR-PART DISHARMONY

Despite all these fine features, I couldn't quite justify giving *Money Matters* an excellent rating (although I was tempted).

Why not? Again, the answer arrives in four parts.

1. Although data entry moves along at a good pace, getting from one menu to another in the program is a drag. Reading and writing to disk are required and take at least several seconds on my machine. Granted,

LISA KLEINHOLZ wrote "Surviving System Breakdowns" in last month's issue.



my 4.77-MHz PC XT clone is no speed demon, but I don't have this trouble with most other programs (*XyWrite*, *Quicken*, *ACCPAC Bedford Integrated Accounting*, and *Q&A*, to name a few).

2. Compared with the more complicated accounting programs, such as *Peachtree*, documentation is very good. But compared with the leading personal-finance programs, like *Quicken* and *Managing Your Money*, the manual is a hodgepodge. Too much space is wasted guiding you through the menus, while explanations of important business uses (such as property management and filling out tax forms) are scattered throughout the text and are poorly written—if there at all.

3. Technical help costs \$1.50 per minute (\$20 minimum—have your credit card ready) or \$60 per year. I was able to get help without paying, because the company will help you set up for free; but my call was answered by a recording and I had to wait a day for a response. Also, the phone number was impossible to find in the manual—it's on a card that floats loose (they don't seem eager to hear from you).

4. I was excited when I saw invoicing included in the program, but then I found out it's not fully integrated with your check register. That means you have to record every payment twice—once in your checking account when you deposit it and once as a credit memo in the invoicing section to show it was paid. Come on, guys—I think you can do better.

#### WHO MIGHT WANT MONEY MATTERS?

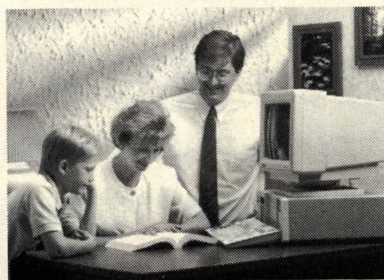
To sum up, I compared *Money Matters* with two of my favorite financial programs: *Quicken* and *ACCPAC Bedford Integrated Accounting*.

*Quicken* can now track assets and loans and create balance-sheet reports. It's faster than *Money Matters*, much easier to use, and the help screens and manual are outstanding, especially when it comes to explaining business applications. In addition, customer support is free. However, *Quicken* is not designed to track inventory, write invoices, or generate customer mailing lists.

*Bedford* is also fast. It tracks inventory, writes invoices—and integrates them with accounts receivable. It even does mailing lists. But if you don't know double-entry accounting, you might be in over your head with *Bedford*. And you won't get on-line help, either.

*Money Matters* falls right in between—it's almost as easy as *Quicken* and almost as fully featured for business as *Bedford*. In other words, it has great potential, but the folks at Great American Software are going to have to rewrite the documentation and speed up the program if they want to hold their own in this competitive market. ■

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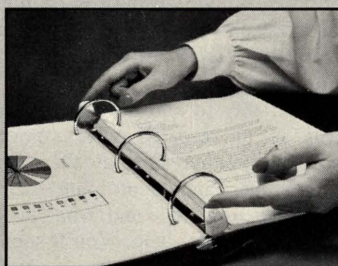
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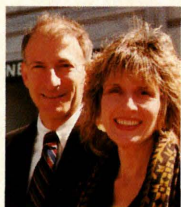


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# Marketing Secrets for People Who Don't Like to Sell

BY PAUL & SARAH EDWARDS



Last month we discussed how you can network your way to success by word-of-mouth marketing. This month we want to talk about the Critical Mass Approach to getting business. It's a method for people who don't like to sell. Although it may be a little slower and less direct than telemarketing or other direct-sales techniques, the Critical Mass Approach works.

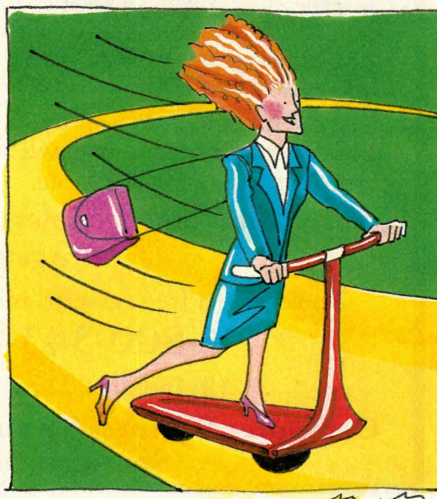
Basically, there are two ways to get business: You can go out and get it or you can entice it to come to you. The Critical Mass Approach employs the latter method. You give yourself and your business a high profile in your marketplace, and business comes your way.

Helen Berman, for example, wanted to become a consultant and sales trainer for the publishing industry, but the competition was tough. Several well-known consultants already served the publishing industry. How would she break in?

Berman knew that calling thousands of potential customers would take too much time and money. Since she was unknown, she would have had to place many calls to make each sale. Instead, she set about building a high profile for herself, which she hoped would cause interested, qualified individuals to come to her.

To implement her strategy, she contacted meeting planners for upcoming conferences in the publishing field and proposed that they include a seminar on her particular areas of expertise, which her research indicated were hot topics. She got several bookings. Simultaneously, she began calling the trade magazines in the field to pursue writing a sales column for them. Soon she was writing a column for *Folio*, a leading trade magazine for publishing. From attendees at her workshops and contacts made as a result of her column, she identified prospects who recognized her as a credible professional. Berman's training calendar is now filled with names.

PAUL & SARAH EDWARDS are authors of *Working from Home* (Jeremy P. Tarcher), operators of the *Working from Home Forum* on CompuServe (GO WORK), and cohosts of the "Home Office Show" every Sunday night on Business Radio Network.



**Marketing is like riding a scooter: Once you get going, you go farther faster and with less effort.**

## THE CRITICAL MASS APPROACH

Here are several ways you might use the Critical Mass Approach to catapult your business to a new level of profits.

**1. Identify your unique advantage.** To call attention to yourself and your business you have to stand out from the crowd. Berman did it with her proprietary sales methodology. Although there may be many similar businesses, no two businesses are the same. Each word-processing service has its own personality, each PR firm its unique relationships.

A good way to find out what makes you unique is to research your competition. Read their brochures, study their ads. Ask your customers and clients about their previous service providers and what they liked and disliked about them. You'll soon begin to recognize that you have your own *modus operandi*. And that's what you want to highlight.

**2. Show off your unique selling point.** Berman used annual trade meetings and her column for *Folio*. Teaching community college classes was the platform for programmer James Milburn. Milburn began his career as an accountant, so he understood what small-business people needed in customized software. He spoke their language and could get the computer to speak it, too. But how was anyone else to know he was different from any other programmer? He showed them by offering low-cost classes in custom programming for small businesses. His students quickly learned just how difficult customizing software could be and they knew at once they didn't want to do it by themselves. Since they could see that Milburn understood their needs, he got plenty of business.

**3. Spread the word in as many media as possible.** The more avenues you use to show off your unique advantage, the better. Although Berman began with trade conferences and a column, she has gone on to produce audiotapes and write articles for many other magazines. Her next project will be a book.

When our book first came out (*Working from Home: Everything You Need to Know to Live and Work under the Same Roof*), the public's interest in working from home seemed lukewarm. So we decided to take the Critical Mass Approach, getting the word out through every possible medium. We began the Working from Home Forum on CompuServe in 1983. We appeared as guests on radio and television. We spoke at computer shows. We wrote articles. We did workshops at local colleges and universities. We produced audiotapes.

Eventually it paid off. One major client contacted us after he read an announcement about one of our upcoming workshops. Our biggest client called us because one day he was walking through a bookstore and saw our book on the shelf.

One of the most rewarding aspects of using the Critical Mass Approach to market your business is that it's like riding a scooter: Once you get it going, the momentum you create enables you to go farther faster and with less and less effort. Activity you generate develops a life of its own, and you find that you receive more calls although you make fewer of them. Sometimes, efforts you make now will bear fruit months and years later. ■



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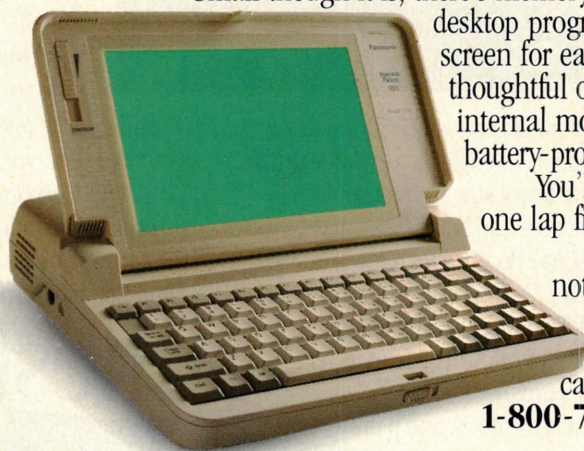
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# WHERE'S THE MONEY?

## 7 Ways to Raise Cash For Your Business.

BY BARBARA STEIN

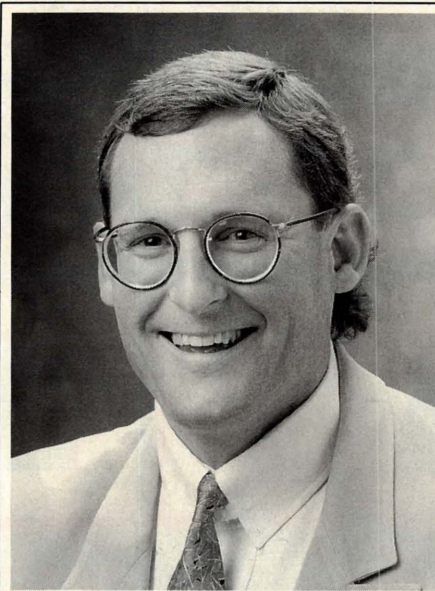
*A Guide to Getting Bank,  
Government, and Family Loans,  
Short-Term Credit, and Outside Investors*



If you've had problems raising capital, you're in good company. The question of where to get financing is the number one issue raised by business owners nationwide, according to the federal Small Business Administration (SBA).

Although many lenders aggressively market to small businesses, advertising one-day approval, fixed rates, and no points or fees, "only a small percentage of home-based businesses get loans," cautions Jean LaForce, the SBA's director of the Office of Financial Institutions in Washington, D.C. "All the statistics go against the long-running success of small businesses. They're considered a high risk. They usually seek smaller loans, and there's a logical prejudice against handing out small loans. Lenders spend as much time packaging a small loan as a large one, for a smaller return on their money," she says.

Two other conditions affect current lending attitudes: the crisis in the savings-and-loan industry and the economic law of supply and demand. "Money is tighter now than in past years because there are more small businesses in the marketplace," says Darlene McKinnon, an SBA business-management specialist. "And bankers are being more selective. But that's not to say the money's not out there. It's there for the person who's developed a blueprint, a business plan, and equity. Many people think all they need do is



**"This business is not operated on leverage, with the exception of auto loans."**

## SNAPSHOT

**Bob Weiss, Wheatridge, Colorado**

**BUSINESS:** Alyn-Weiss & Associates, public-relations firm

**START-UP DATE:** 1980

**FINANCING:** \$2,000 from sale of second car

**GROSS ANNUAL REVENUES:** \$1.25 million (net capitalized billings)

come up with a good idea and show it to their local branch manager. What they have to do is show lenders they've thought through the idea. Lenders want to know how the person will pay them back."

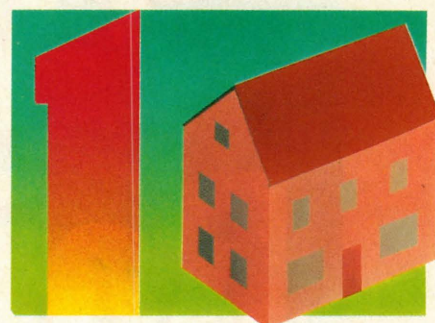
Some lenders want to see personal investment or equity in a company as a sign of commitment before they'll extend a loan. "Before giving a loan, we like to see an equity investment by the principal, and family money where there's no immediate obligation to repay," says Marc Turtletaub, president and CEO of The Money Store, a private lender with 20 branch offices across the United States, and the largest SBA lender in the country. "Virtually all lenders want to see a nonborrowed injection so the entrepreneur doesn't have a debt service during start-up. Frankly, the person without a penny who takes a second mortgage and goes to the bank for more is a high-risk proposition. They've leveraged the whole company."

So how do new companies raise capital? Many entrepreneurs simply tap resources closer to home. "About 90 percent of seed money comes from private people," says Jerry Christison, an SBA assistant district director. "Lenders want to see a business that's already in operation, something secured with collateral—so people look to their houses, cars, friends, relatives, savings accounts, and borrow against their insurance policies."

Because bank loans can be so difficult to get, this article focuses on financing options—some straightforward, some creative—that entrepreneurs have used to start and expand their businesses.

BARBARA STEIN's last article for HOME-OFFICE COMPUTING was "Managing Growth," the January cover story. She and her husband recently raised \$650,000 to build a house for resale by forming a limited partnership (\$300,000), taking out a construction loan (for \$350,000) and using six credit cards to keep the cash flowing during the building process.

## SAVINGS AND LOANS —ON PERSONAL ASSETS



Bob Weiss, for example, sold one of his two cars, bought a \$500 motorcycle, and used the remaining \$2,000 to launch Alyn-Weiss and Associates, an award-winning public-relations firm incubated in his spare bedroom. Although he lists some Colorado's largest legal firms and the country's largest CPA firms as clients, he has yet to seek a bank loan.

"I've never had a blip in income," says Weiss with justifiable pride, having weathered Denver's rocky economy of the 1980s. "This business has done nothing but make money. It's not operated on leverage, with the exception of auto loans. I used to think my dad was crazy buying everything with cash. While I believe there's a place for leverage, things have been economically scary enough in Denver that I've learned to operate lean. I have a large paid-for asset base; I don't want to incur debt."

Home-equity loans are an increasingly popular source of start-up capital. Equity in the home meets the lender's requirement for collateral. What's more, since they're designed for consumer purposes (auto financing, remodels, vacations, and so on), approval doesn't hinge solely on the business; spousal income and assets are also considered. Better still, lenders don't care how the money is used, and interest on the loans may

## FIVE QUESTIONS TO ASK YOUR LENDER

When applying for a bank or SBA-guaranteed loan, your potential lender will ask questions of you, all centered around what are called the five C's of lending: collateral, character, credit, capital, and capacity (ability to service the debt during growth).

In turn, you can ask questions of your lender that will help you structure your proposal.

**1. What types of loans are available?** If small-business loans are a specialty, find out how the bank meets that need. Does it grant cash-cycle or cash-flow loans, or equipment, working-capital or accounts-receivable loans? Ask if the bank makes SBA-guaranteed loans.

**2. How is the loan processed?** What specifically are the lending requirements for the five C's? How much equity, for example, is required?

**3. How long does the approval process take?** Some lenders advertise two-day approval decisions while others say 10 days or fewer. Much depends on the completeness of your proposal and the bank's interest in your business.

**4. What are the lending limits?** Is the banker interested in granting small loans or only those in excess of \$500,000? What are the maturity rates on such loans and how flexible are they?

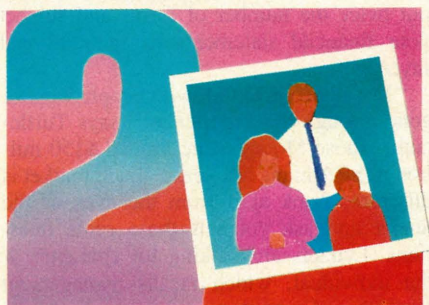
**5. What are the interest rates, and are they negotiable?** Borrowing rates are often tied to risk. If you're considered a high risk, you'll probably pay higher rates and more points. What about fixed and variable rates? If rates are variable, what's the cap? Is there a prepayment penalty? Who pays for appraisals and title searches?



actually be tax-deductible.

However, since you have to show two to three years of tax returns to lenders, experts advise budding entrepreneurs to secure loans with salaried income before going it alone.

## FRIENDS AND RELATIVES



Next to personal assets and savings, the most common sources of seed money are family and friends. "If you can't start a business with your own money or that of friends, it won't get started," says David McKinnon, president of Molly Maid, a maid-service company with more than 400 franchisees worldwide. "There's only a limited amount of time people can spend bashing their heads—and that's what it's like trying to raise money."

McKinnon and his partner discovered early on that banks were not interested in lending them money. Although Molly Maid was already established in Canada, and McKinnon had a track record in the business, no one would finance their plan to purchase the American rights to the company.

"It was like starting over," he recalls. "We used money from our cars, family, and friends, and began working from home. Six months later we moved into the back of a warehouse and operated on a shoestring, with cardboard filing cabinets. Even after we'd sold 30 franchises and were growing, the banks wouldn't finance us. We don't fit the profile. Banks are looking for 20 years of impeccable credit and huge assets. We're a service business. Our assets are our franchisees."

Experts say that potential borrowers should approach family and friends as they would any investor: Offer a business plan, define the limits of company control, and pay the money back. Susan Berk, founder and president of Uncommon Boston, a home-based hospitality, tour, and creative-events firm catering to business travelers worldwide, did just that in 1982. Seeking \$20,000 in start-up capital, she presented her husband and father with a business proposition.

"I'd worked all my life in nonprofit organizations, and I didn't want to ask for money, but I needed money to incorporate, print brochures and business cards, and get an answering service," she explains. "So I made it a business arrangement, and though it took several years, I paid it back. It wasn't a gift or a favor, and that helped me stay in a professional frame of mind."



## SNAPSHOT

### Susan Berk, Boston, Massachusetts

**BUSINESS:** Uncommon Boston, a hospitality and tour service for business travelers

**START-UP DATE:** 1982

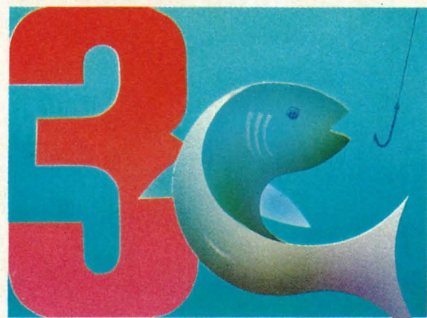
**FINANCING:** \$20,000 loan from husband and father

**GROSS ANNUAL REVENUES:** \$800,000

**"The loan from my husband and father wasn't a gift or a favor—it was a business arrangement."**



## VENTURE CAPITAL

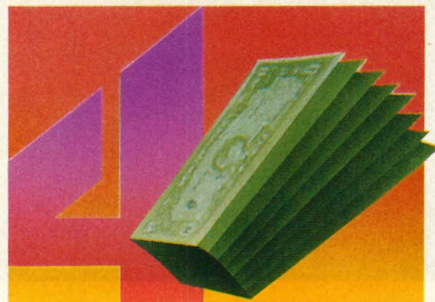


How hard is it to attract a venture-capital investment? "As a rule of thumb, of 100 business plans submitted to venture-capital firms, 10 will be read, and perhaps one will result in an investment," say Ronald Merrill and Henry Sedgwick in *The New Venture Handbook: Everything You Need to Know to Start and Run Your Own Business* (AMACOM, 1987).

James Gentry, president of The Ivy Company, a Kansas City firm that sells curriculum-based video yearbooks to high schools throughout the country, beat the odds. He cranked out a 52-page business plan that helped him raise \$500,000 in venture capital in 1988. Though his firm was new and his idea untested, he was not required to give up a controlling interest.

Although Gentry made it look easy, it wasn't his first trip to the wishing well. Trading on his background as a video-communications manager for Hallmark cards and his work with Johnny Carson Productions on a television pilot, he talked the American Psychiatric Association into underwriting a company he had launched the year before. Convention Media Services provides closed-circuit video coverage of convention highlights to the medical profession. With his impressive track record in the video industry, he was able to overcome investor skepticism. "First you get their respect," says Gentry. "Then you get their money."

## SBA-GUARANTEED BANK LOANS



Banks generally don't like making small loans of working capital unless they are tied to equipment and property that serve as collateral. For instance, you can more easily borrow \$10,000 to buy several computers and printers than to spend for general purposes. However, new SBA incentives may spur banks to offer loans of less than \$50,000.

Although the SBA makes a small percentage of direct loans, most are arranged through private lenders. To be eligible, you must be a small, independently owned business (not dominant in your field), and have tried to find similar financing elsewhere.

Under its guaranteed-loan program (7A), the SBA guarantees up to 85 percent of any loan not exceeding \$750,000 for up to 25 years. In exchange for the guarantee, the lending bank pays the SBA 2 percent of the entire loan. The average loan size is \$175,000 with an average maturity rate of eight years.

But, as a condition of the Women's Business Ownership Act passed by Congress in 1988, lenders who approve loans of less than \$50,000 pay only one-half of the usual guarantee fee (1 percent instead of 2) to the SBA. On a \$20,000 loan with an 85 percent SBA guarantee, a banker would pay \$170, or 1 percent of the guaranteed amount of \$17,000. (Men are also eligible for loans.)

How have lenders responded? So far, so good, according to the SBA. In the first four months of fiscal 1990, 1,087 loans of \$50,000 or less were approved. A total of 2,036 such loans were funded in fiscal 1989.

There are several advantages to working with the SBA. You'll receive competitive rates, free business and financial-planning assistance, and your loan request will not be evaluated solely on the basis of your collateral. In fact, if you lack collateral, as most service businesses do, your loan may still be funded if you can establish the demand for your product or service and can convince banks of your ability to repay based on your

business's financial projections.

The major drawback of dealing with the SBA, according to many business owners, is bureaucratic red tape—delays in final approval and funding, increased paperwork, and politics. And, because you're working through a middleman, the lender, you'll fill out twice the number of forms and subject your financial statements to an additional investigation.

"My advice is to talk with people who've gone through the experience," says Turtle-taub, whose Money Store funded \$150 million in SBA loans last year. "Each market is different. Look at it from the eyes of the lender and ask yourself those same questions. Lenders are looking for character of the individual, which means management strength and a track record in the business. Lenders want to know how capable the entrepreneur is of taking the business to the next level; his or her ability to service the debt; and the firm's collateral, as opposed to receivables. We look at the whole mix."

Besides guaranteeing bank loans, the SBA is involved with other public and private agencies to funnel money to small businesses. For instance, it backs Small Business Investment Corporations (SBICs) and works with Certified Development Corporations (CDCs), both of which are government-regulated institutions that invest or loan money. (See #7 under Nonbank Loans for more on SBICs and CDCs). Even if you never apply for money from the SBA, you certainly should look to it for advice. It's the SBA's business to tell small businesses where to find money.



**"I'm asked to quote prices every day, so why shouldn't banks quote bids on loan proposals?"**

## SNAPSHOT

**Susan Bowen, Memphis, Tennessee**

**BUSINESS:** Champion Awards, Inc., screen printer of apparel

**START-UP DATE:** 1970

**FINANCING:** \$2,000 in personal savings, numerous equipment loans, and two construction loans totalling about \$2 million

**GROSS ANNUAL REVENUES:** \$10 million



## SNAPSHOT

### James Gentry, Kansas City, Missouri

**BUSINESS:** The Ivy Company, a video yearbook firm

**START-UP DATE:** 1988

**FINANCING:** \$500,000 in venture capital

**GROSS ANNUAL REVENUES:** None yet

**“First you get investors’ respect. Then you get their money.”**



James Gentry (right), chairman of The Ivy Company, stands in front of North Kansas City High School with senior Jeff Scurlock, head videographer for the school's video yearbook.

PHOTOGRAPH BY TAMMY L. LUNGBLAD

## PARTNERSHIPS



A good way to raise capital without borrowing is to bring a partner into your business or develop a partnership with a firm that complements your own. Either way, of course, you'll surrender some equity and perhaps some control, but how much and for how long depends on the deal's structure.

Hoping to expand Uncommon Boston internationally, Susan Berk formed two different partnerships with businesses owners in related fields. The first, now operating under the name Uncommon America, was with a woman who had been sending American teachers abroad during summer months. The second, Just For Kids, was with a woman specializing in health programs for adults.

The partnerships helped Berk extend the scope of her business without incurring debt.

She structured the deal so partners work under her umbrella and split the profits 50-50.

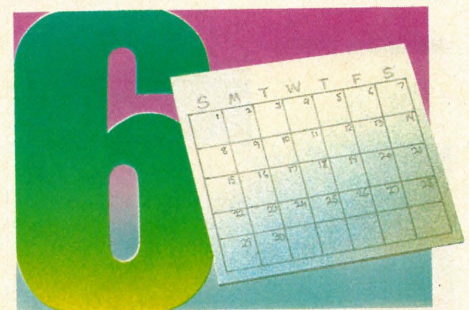
“I've expanded with an infusion of energy and human resources,” Berk explains. “I wanted to grow into international markets, but didn't have the big bucks to keep flying to foreign cities. And rather than go to the banks, I started networking to find partners. My partner in Uncommon America coordinates the services in the United States and targets international groups either directly or by referring them to similar services in different parts of the country. It's helped us develop an international clientele.”

One plus in a partnership, as opposed to a corporation, is that you get taxed only once. “In a partnership, all the tax consequences pass through to the individual partners and can be reported on individual returns just as in a sole proprietorship,” says Jeanne Max, partner in Gergurich and Max, a San Diego-based accounting firm catering to small businesses. “This way you won't have to pay both corporate and personal taxes.”

Max also advises people to consult with their attorneys and accountants before establishing any type of partnership or corporation. “The most common mistake made by entrepreneurs is not evaluating the tax and financial consequences of making the initial decisions on how to structure the company,” says Max. “People are happy to map out

their business dreams, but don't want to spend \$200 for advice. In the end it could be critical. The tax laws are complex and change constantly.”

## SHORT-TERM CREDIT



Another promising source of expansion capital is vendors, who may be willing to buy an interest in your business or extend special credit terms. After repeated bank turndowns, Molly Maid financed its growth by selling a minority interest to a supplier, Johnson Wax Home Care Services. Aside from supplying Molly Maid with working capital for expansion, the company lent corporate support and additional credibility by inspiring customer confidence. As an added bonus, franchisees can now purchase cleaning products directly from Johnson at attractive prices. What did Johnson get out of it, besides a piece of the



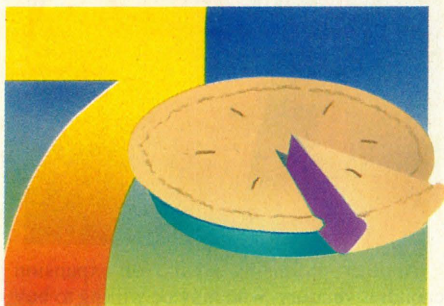
company? A guaranteed, long-term customer and additional clout in promoting its products to other maid services.

Molly Maid also looks to suppliers for short-term loans by taking advantage of trade credits and lease arrangements. "Using vendors as a source of capital is not sufficiently appreciated by most entrepreneurs," say authors Merrill and Sedgwick. "Typically, vendors give trade credits of 30 days as a matter of routine—in other words, they give you a short-term loan of working capital. If you ask nicely, they may do even more for you. If you need big-ticket items or production equipment, for instance, the vendor may help you find someone to finance it or even finance it directly. If you are making a big purchase, or if you are willing to commit your company to make regular purchases, the vendor may be surprisingly accommodating about credit."

Another method of getting credit is to use personal credit cards. Some business owners, in fact, have several cards and wangle an extra 30 days of credit by watching the billing dates. If the cycle falls on the 15th on one card and the 30th on another, they make purchases the day after the billing cycle closes, thereby extending credit for an additional month. The drawbacks, of course, are high interest rates and borrowing limits.

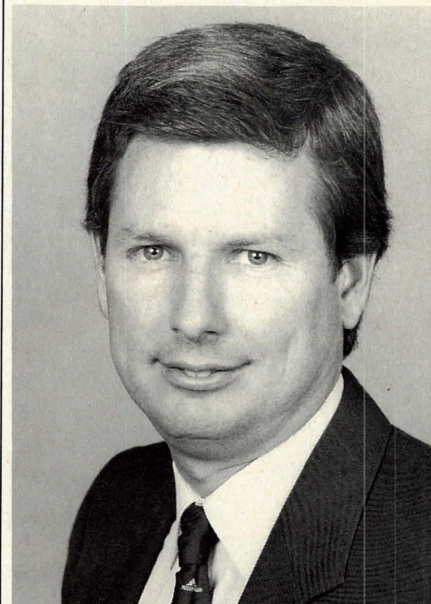
In some cases, banks will extend short-term credit under a system known as pledging. In pledging (or factoring), a bank looks at your uncollected accounts receivables, and will front you working capital while you wait to collect the money that you are due. "Show your banker that you have \$100,000 in collectible receivables, and you may be able to acquire a loan against them," says CPA Jeanne Max. Of course, banks generally grant such short-term loans only to customers they know and trust.

## NONBANK LOANS



Small Business Investment Corporations (SBICs) are privately managed investment firms that will supply equity capital, management assistance, and long-term loans. In this way, they function as venture capitalists, advancing money for the right to share in company success by buying stock. SBICs invest in a variety of service and manufacturing industries.

Although there are about 300 SBICs nationwide, and more than 125 MSBICs, which finance minority-run businesses, loan



**"We used money from our cars, family, and friends and began working from home."**

## SNAPSHOT

**David McKinnon, Ann Arbor, Michigan**

**BUSINESS:** Molly Maid, a maid-service company

**START-UP DATE:** 1984

**FINANCING:** \$500,000 borrowed from friends and relatives; later sold minority interest to Johnson Wax Company

**GROSS ANNUAL REVENUES:** More than \$20 million

policies vary widely. Rates are set by the United States Department of Treasury at the time of the sale, but the SBIC selects the maturity date, which can be 3, 5, 10 years, or longer.

The National Association of SBICs publishes a regularly updated directory of licensees, which lists each firm's type of ownership and investment policy. Send \$5 to NASBIC, 1156 15th St. NW, Suite 1101, Washington, DC 20005.

Small Business Development Corporations (SBDCs) are publicly or privately owned companies backed by the SBA that provide specialized assistance and funds to areas designated as economically deprived.

The amount of financial and management assistance varies widely. For example, both direct bank loans and venture-capital investments are available. For specifics, contact your local SBA, state Department of Commerce, or county Regional Development Agency.

If you need funds to construct a building, look into one of the more than 450 Certified Development Corporations (CDCs) located throughout the country. Regulated by the federal government, CDCs lend to established businesses that create one job for every \$15,000 of government participation.

"We're a cash-flow lender, and the collateral is the building itself," explains Arthur Goodman, president of San Diego County CDC, the nation's largest. "We offer long-term, low-interest loans and 90 percent financing. The sale is structured so the borrower comes in with 10 percent, we get the bank to take a first trust for 50 percent of the transaction, and we take a second at 40 percent up to \$750,000. The nice part is it's a 20-year fixed-loan program. It's also a tax shelter for small corporations. The owner takes title in his or her name and leases the facility to the business so he or she gets the

tax advantages personally."

In addition, Goodman helps owners develop business plans and package loans for additional SBA funds. "In many cases about 30 percent of real-estate loans require an SBA loan top," he adds. "Very often the 10 percent down is working capital, so we cover that by piggybacking with a regular SBA loan. That way the borrower can buy fixtures, equipment, and machinery. It completes the picture."

## THINK AHEAD

"The best time to set up a banking relationship is when you don't really need the money," advises Douglas Freeman, executive vice president in the business banking division of Wells Fargo Bank in San Francisco. "Invest time talking with prospective bankers—explain your business and its cash needs. Then let the banker, who wants your business, demonstrate the financing that would serve you—whether it's a short-term loan or a line of credit—so when you borrow you'll know what you need."

If you're in a position of strength, you can try what Susan Bowen pulled off. When she asked for a \$1 million line of credit to make an addition to her building in 1986, she approached four banks simultaneously and closed her cover letter with a challenge: "The best bid wins."

"I'm asked to quote prices every day, so why shouldn't banks quote on jobs," says Bowen, president of Champion Awards, a \$10 million apparel screen printer headquartered in Memphis, Tennessee. "It's really no different. They're in business to make money just like me, so I shopped it out." To Bowen's delight, all four bankers responded. Two years later she went out for bids again. At that time her current banker matched the lowest bid she received in order to hang on to her account. ■



FLY FISHING



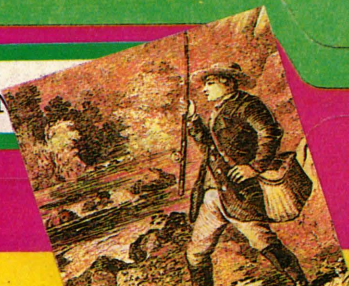
FLY CASTING



FLIES



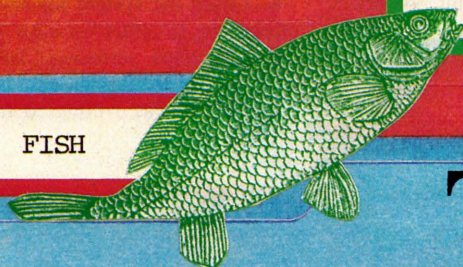
FISHING



FISHING HISTORY

FISHING

FISH



# The World's Best Filing System



*Despite 15 Feet  
Of Paper Files,  
The Author  
No Longer Has to  
Fish for Files*

**BY GEOFF DOLBEAR**

**A**nyone working with facts and ideas—and that includes most professionals—learns to be a pack rat, tucking away notes and articles for future projects. But being a pack rat is no good when you can't find what you've stashed away. You must create some kind of system for storing and finding things, a filing system.

I've been collecting articles for more than

GEOFF DOLBEAR, an industrial chemist, offers consulting and writing services to technical management. He works from his home in Diamond Bar, California.

20 years in my career as an industrial scientist. My collection is almost 15 feet long, filling two filing cabinets and invading a third. Yet this mountain of paper is so well organized that it's rare that I cannot find a needed reference in less than a minute. For my sideline freelance writing business (on such topics as trout fishing), I've got a separate filing system that takes up two crates.

Before I describe what I consider the world's best filing system, and how you can make one like it for yourself, let's explore what you should demand from any system that tracks your valuable information.





## SAVABILITY AND FINDABILITY

A good filing system must meet at least two criteria:

- Savability, as I call it, which means you have a ready-made place to save everything you want;
- Findability, which means you have a fast and reliable method for retrieving important items later.

If it's not obvious where to put something and it's not easy to find it afterward, then saving it wastes effort and space. Both savability and findability depend on a cross-reference system, kept either in the user's head or on paper.

The antithesis of such a system is the "haystack" file—a pile of folders, letters, memos, photocopies, and magazines. Every office has at least one haystack. I've seen several that were more than two feet high. Savability is excellent, since each new item is placed directly on the top of the pile; but findability is terrible because nothing can be found without sifting through the pile.

Along with savability and findability, the system must keep together things that logic tells us belong together. It would make no sense to file topics like "Audi" and "Volkswagen" at opposite ends of a filing system just because their names begin with *a* and *v*. Better to put them together under "Automobile" or "German," depending on whether we're economists or mechanics. Then, when we build the cross-reference

index system we can include Audi and Volkswagen as alphabetical entries pointing to the correct files.

Both savability and findability are reduced when the system has too many files

## Savability and findability are the keys to a good filing system

that contain too few items. The optimum is one or two dozen items per file. When individual files get much fatter than this, they should be broken into subsections to allow faster, more convenient searching.

### BUILDING A PERSONALIZED SYSTEM

My filing system is better than good because it meets an additional important criterion: it's personalized. I tailored its logical structure, sections, and subsections around the kinds of information I save. This is much different from copying the structure out of a book.

I began by spending a couple of hours looking over my files, making a list of the labels I found on the folders. Then, using

the outline function in *WordPerfect*, I put this list into a logical structure using a standard I.A.1.a. outline (see *Figure 1*). I like the I.A.1.a. outline because it's easily expandable when you want to add new subjects. Since 1977, I've added quite a bit to my original headings.

Next, with the help of my young daughter, I reorganized the file folders to fit this structure. This took several hours. As I removed each file from its drawer I attached its new outline number using temporary stick-on labels. The files went back into the drawer in the new order.

Over the next six months I used my new system daily, changing it as needed to increase its utility. When the time came to formalize it, a clerk typed and installed permanent labels for all the files and generated an alphabetical cross-reference index in a three-ring binder.

In summary, my filing system was assembled in five steps:

1. I prepared an inventory of existing files;
2. I organized titles into trial groups, using the outline format;
3. I rearranged files using temporary labels;
4. I used the system for several months, refining the structure for ease of use;
5. I installed permanent labels and prepared an alphabetical index.

Because I was willing to take my time

**FIGURE 1.**  
**FISHING ARTICLES FILING SYSTEM**

After taking an inventory of all my files, I organized them by topic with a I.A.1.a. outline, using the outliner in *WordPerfect*. Every time I file a new piece of paper, I can refer to the outline to see where it belongs.

#### I. Background and General

- A. Fishing Humor
- B. History and Reminiscences
- C. Conservation
  - 1. Acid Rain

#### II. Flies

- A. Patterns and Descriptions
  - 1. Collections, 10-Best Lists
  - 2. Terrestrials
  - 3. Patterns for Lakes
  - 4. Wets and Nymphs
  - 5. Bucktails and Streamers
  - 6. Dry Flies

- B. Fly Tying
- C. Insects and Entomology
- D. History

#### III. Techniques

- A. Equipment
  - 1. Tackle
  - 2. Lures et al.
- B. Water
  - 1. Streams
  - 2. Lakes
  - 3. Ocean and Salt Water
- C. Fly Fishing
  - 1. Introduction to Fly Fishing
  - 2. Presentation
  - 3. Casting
- D. Playing and Landing Fish

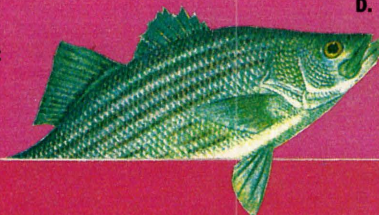
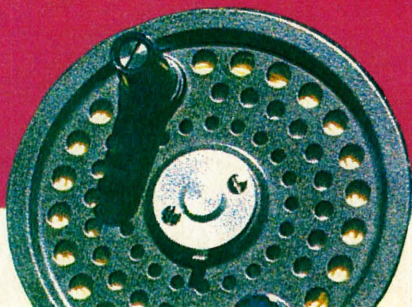
#### IV. Fish

- A. Trout

- 1. Rainbow
  - 2. Brook
  - 3. Brown
  - 4. Salmon
- #### B. Freshwater Bass and Panfish

#### V. Where to Go

- A. U.S. West
  - 1. California
  - 2. Rocky Mountain States
    - a. Wyoming
    - b. Montana and Idaho
    - c. Colorado
    - d. Arizona, Utah, and New Mexico
  - 3. Pacific Northwest and Alaska
- B. U.S. East
- C. Canada
- D. Outside North America





**FIGURE 2.**  
**INDEX FOR FLY-FISHING ARTICLES**

The cross-reference index makes it easy to find materials—even in 15 feet of files. To create it, I merely take the outline (Figure 1) and move the numbers corresponding to each entry to the right. Then I add synonyms here and there and alphabetize it to create the index. I print out the index and refer to it every time I want to retrieve a file on a given topic, such as Insects and Entomology.

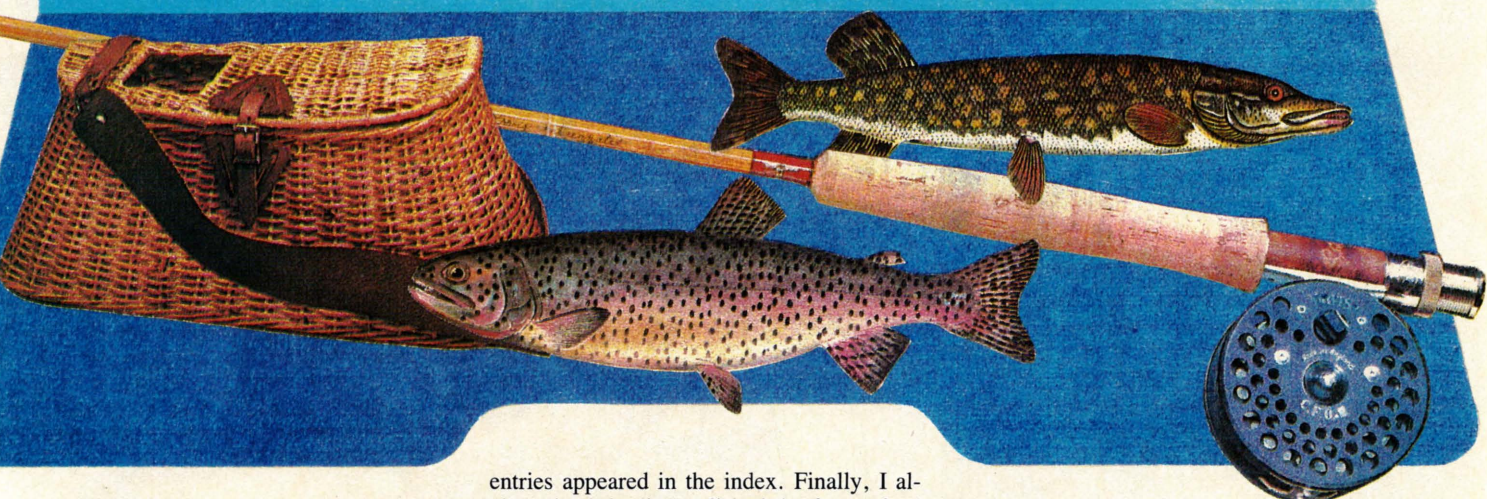
Acid Rain  
Alaska  
Arizona  
Background and General  
Brook Trout  
Brown Trout  
Bucktails  
California  
Canada  
Casting  
Catch and Release  
Collections, 10-Best Lists  
Colorado  
Conservation

I.C.1  
V.A.3  
V.A.2  
I  
IV.A.2  
IV.A.3  
II.A.5  
V.A.1  
V.C  
III.C.3  
I.C  
II.A.1  
V.A.2.c  
I.C

Dry Flies  
Eastern U.S., Destinations  
Entomology  
Equipment  
Fish  
Flies  
Fly Casting  
Fly Collections, 10-Best Lists  
Fly Patterns and Descriptions  
Fly Fishing  
Fly Tying  
Freshwater Bass  
General Information  
History  
History and Reminiscences  
Humor  
Insects and Entomology  
Introduction to Fly Fishing  
Lakes, Techniques  
Lake Patterns  
Lures et al.  
Montana and Idaho  
New Mexico  
Nymphs

II.A.6  
V.B  
II.C  
III.A  
IV  
II  
III.C.3  
II.A.1  
II.A  
III.C  
II.B  
IV.B  
I  
II.D  
I.B  
I.A  
II.C  
III.C.1  
III.B.2  
II.A.3  
III.A.2  
V.A.2.b  
V.A.2.d  
II.A.4  
Ocean and Salt Water  
Outside North America  
Pacific Northwest  
Panfish  
Patterns and Descriptions  
Patterns for Lakes  
Playing and Landing Fish  
Presentation  
Rainbow Trout  
Rocky Mountain States  
Salmon  
Salt Water  
Streamers  
Streams  
Tackle  
Techniques  
10-Best-Fly Lists  
Terrestrials  
Trout  
Utah  
Water  
Western U.S.  
Wet Flies  
Wyoming

III.B.3  
V.D  
V.A.3  
IV.B  
II.A  
II.A.3  
III.D  
III.C.2  
IV.A.1  
V.A.2  
IV.A.4  
III.B.3  
II.A.5  
III.B.1  
III.A.1  
III  
II.A.1  
II.A.2  
IV.A  
V.A.2.d  
III.B  
V.A  
II.A.4  
V.A.2.a



with these steps, the filing system works like a charm. For a decade it has worked hard for me, helping me store and find the information I need whenever I need it.

## SETTING UP AN INDEX

One of my freelance writing specialties is fly fishing. I have collected hundreds of articles, maps, and newsletters on the topic. For a while they all fit in a few folders, but the pack rat in me ensured that the collection would outgrow its simple beginnings.

I used the outlining feature of my word processor to construct the subject outline in Figure 1. To create the cross-reference index, I made a copy of the outline and moved the outline numbers from the left to the right of each entry (see Figure 2). Then I went through and added synonyms for several of the entries and split all paired items (such as "Ocean" and "Salt water") so that both

entries appeared in the index. Finally, I alphabetized the list, polished the formatting, and printed it out. All that took me just two hours.

I've updated the index on two occasions, and I'm about to do so again. I pencil in changes as I use the index, periodically incorporate them into my *WordPerfect* file, and make a new printout. In the last revision, I made 85 changes that I had penciled in over several years.

## PHYSICAL STRUCTURE

As long as it's neat, the physical structure of the filing system is less important than the logical structure. Notes and articles can be stored in folders, envelopes, or even paper bags and collected in drawers, boxes, baskets—even garbage cans.

I prefer hanging files. You can install rods for hanging files in most filing cabinets, and some even have them built in. For my fly-fishing files, I purchased plastic milk

crates, which can be used for hanging folders. They are convenient and certainly cheaper than good filing cabinets.

While neatness is pleasing to the eye, it's only a secondary virtue. But it is easier to use a neat file, since messy systems become harder and harder to decipher. Occasional use of a trash can to discard unwanted material will keep a filing system neat.

## A LIVING THING

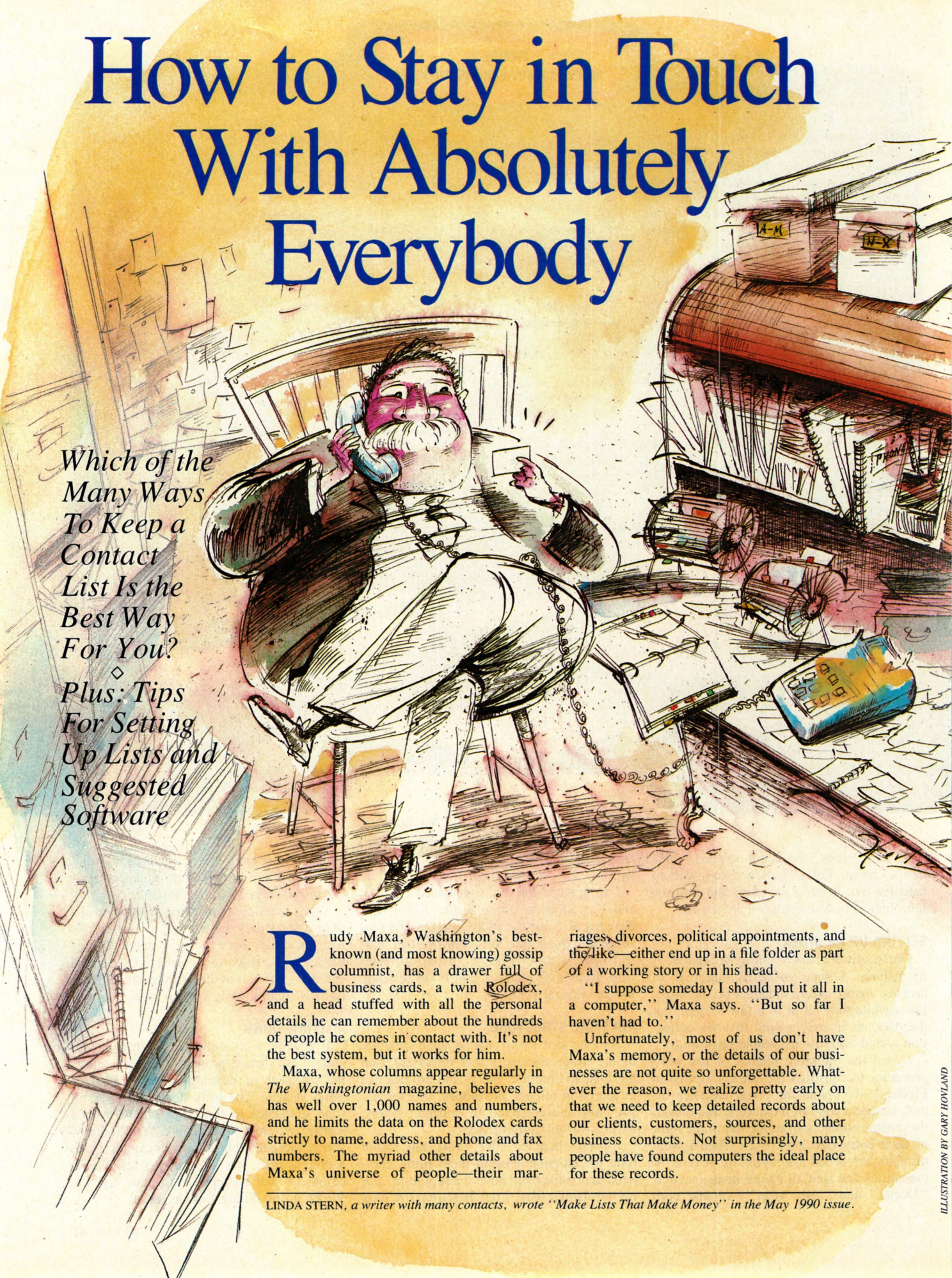
Everyone who collects information for current and future projects eventually faces the prospect of developing some kind of filing system. The truly dedicated pack rat soon graduates to the point where even a simple system is inadequate. You'll know you're there the third time you cannot locate a critical item you filed only a few weeks before. If that's happened to you, try the World's Best Filing System. ■



# How to Stay in Touch With Absolutely Everybody

*Which of the Many Ways To Keep a Contact List Is the Best Way For You?*

◆  
*Plus: Tips For Setting Up Lists and Suggested Software*



**R**udy Maxa, Washington's best-known (and most knowing) gossip columnist, has a drawer full of business cards, a twin Rolodex, and a head stuffed with all the personal details he can remember about the hundreds of people he comes in contact with. It's not the best system, but it works for him.

Maxa, whose columns appear regularly in *The Washingtonian* magazine, believes he has well over 1,000 names and numbers, and he limits the data on the Rolodex cards strictly to name, address, and phone and fax numbers. The myriad other details about Maxa's universe of people—their mar-

riages, divorces, political appointments, and the like—either end up in a file folder as part of a working story or in his head.

"I suppose someday I should put it all in a computer," Maxa says. "But so far I haven't had to."

Unfortunately, most of us don't have Maxa's memory, or the details of our businesses are not quite so unforgettable. Whatever the reason, we realize pretty early on that we need to keep detailed records about our clients, customers, sources, and other business contacts. Not surprisingly, many people have found computers the ideal place for these records.

LINDA STERN, a writer with many contacts, wrote "Make Lists That Make Money" in the May 1990 issue.



But turning to computers for this organizational task doesn't mean we must rely on specialized contact-management software. People are using all sorts of programs to keep their clients, customers, sources, and friends straight—there may be as many ways to keep track of contacts as there are contacts to track.

Here's a sampling of how some entrepreneurs use their computers to keep tabs on the people they know.

## MANAGE CONTACT LISTS LIKE A PRO

If anyone ought to be able to speak authoritatively about how to keep contact lists, it would be a mailing-list manager. Indeed, Wayne Stoler, who runs Baltimore's Letter

those programs. Stoler likes *Nutshell* because it can sort rapidly on a seemingly unlimited number of fields.

For example, Stoler recently culled a list of 23,000 food-related businesses in Maryland for all the Hunan restaurants in that state. He had 41 names on his screen in less than one second.

To track his own clients, Stoler has set up fields for company name, main contact, address, phone, zip code, type of services they buy from Letter Perfect, billing contact, and billing status (some clients have credit lines, some work off of monthly retainers, and others pay as they go).

While he was on the phone answering questions for this article, Stoler was an-

gram that can keep to-do lists, flag appointments, and keep phone numbers. However, once someone goes beyond a call or two, Stoler copies their records from *Memory Mate* to *Nutshell*.

Stoler prefers not to use *Memory Mate* for all his contact files because he is uncomfortable working with a program that is memory resident or always available even if he is working in a different program. "There's too much confusion. I'm afraid I'll hit a key when I shouldn't," he says. "And memory-resident programs can interfere with other programs."

## LISTS ON PAPER AND SCREEN

A contrasting view is provided by Denver geologist Thomas Ballard, who recently switched to a new program for contact management simply because it is memory resident. A Macintosh user, Ballard bought *QuickDEX* because he wanted a program that would always be on his desktop, regardless of what program he was using. *QuickDEX* is a simple flat-file database in desk-accessory form that can be formatted for a variety of fields.

Ballard's contact list is limited to about 100 names, and he uses the program as a simple name, address, and phone-number list. He ignores the program's useful automatic dialer and doesn't miss the mail-merge capabilities that the program lacks, since he never does any mass mailings.

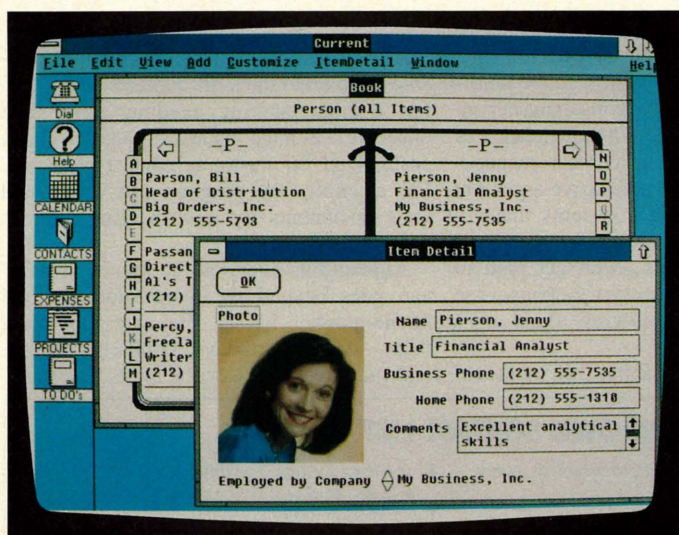
The centerpiece of Ballard's contact-management system remains a notebook, however, not a computer program. The Day-Timers pocket notebook system (Day-Timers Inc., [215] 395-5884) is the basis of his record keeping, so much so that before turning to *QuickDEX*, Ballard used the *Day-Timer Computerized Address and Phone Directory* program simply because it printed out forms that would fit in his pocket notebook.

The notebooks are designed to allow a daily log of appointments, to-do lists, and memos; and Ballard, who puts together mineral exploration deals and is in the field a lot, is dependent on a book he can slip in and out of his pocket.

"I'm in and out of town a lot, so I write all of my records in my book," he says. Ballard uses the notebooks instead of the computer to keep lengthy records about his clients, colleagues, and business activities, but keeps names, addresses, and phone numbers ready with *QuickDEX*.

## CONTACT OVERKILL

James Shrybman is a Takoma Park, Maryland, attorney who, like Ballard, has a preference for paper, but organizational requirements that call for a computer. He prefers keeping contacts on paper because not all of the attorneys and caseworkers on his staff even have computers at their desks, and the computers that are there are not networked.



**The best software for keeping a contact list requires you to enter information only once, then shares it among various modules. For instance, *Current* takes elements such as phone numbers from its address book and pulls them into the Item Detail window (shown here).**

Perfect with his wife, Peggy, has used a variety of programs to organize the mailing lists they keep for their clients.

The Stoler family also publishes two newsletters. One tracks new business listings in Maryland; the other provides subscribers with sources of inexpensive or unusual mailing lists that are publicly available. Considering the lists they manage for clients, the lists they sell, and their own lists of clients and subscribers, the Stoler family is familiar with many software solutions to contact-management questions.

Wayne Stoler says he decides which program to use on the basis of the number of names that will eventually be in the files. For mail merging, sorting, and sending from large lists (20,000 names and more), *Q&A* is his preferred program (see box, "Software for Keeping Contact Lists"). "It's fastest at mailing to really big lists," he says.

But for his own records and those of many of his clients, Stoler prefers *Nutshell*, a flat-file database that is readily formatted into an address book. "It's one of the easiest to train people on, plus it is extremely flexible in formatting. I can print letters and labels or download data into *dBase*, *Lotus 1-2-3*, or *WordPerfect*" for clients who use

nouncing a price increase to about half the people on his 1,000-name client mailing list with a mail-merged letter that he had formatted, written, sorted, and printed in *Nutshell*. The program was selecting those clients in nearby zip codes who buy the types

**"I didn't need just contact management, I needed lifetime management."**



of services that are getting price increases and dropping their names and addresses into the letter. Stoler expected to have the 500 letters laser printed in about an hour.

Stoler is quite enthusiastic about *Nutshell*, but as a free-standing program, it is not on-screen at all times. For the notes he jots down during most phone conversations, he uses *Memory Mate*, a memory-resident pro-



Shrybman specializes in private and agency adoptions and other matters involving children, so he must keep files of birth parents, adoptive parents, and, in many cases, more than one set of pseudonyms for confidential adoptions. But since his home office includes two other attorneys and several caseworkers, he needs a contact system that is accessible to the entire staff.

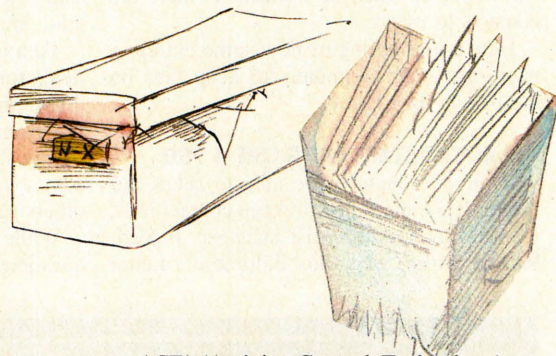
Shrybman bought *dBase III Plus*, a relational database program known for its ability to do everything and its resistance to easy programming by computer amateurs, and hired a consultant to set up his system. In two hours of work at about \$60 an hour, the consultant had created a "Rolodex system" that keeps the firm's contact files on disk and prints out Rolodex cards—with names, addresses, and phone numbers—for each person on staff.

Staff members use special forms to report address changes to the secretary, who updates the file and prints out new cards for everyone. Shrybman views his contact system as one in the midst of transition. He'd like to keep all his records together, but, even though (or perhaps *because*) his practice is very busy, he doesn't want to spend the time and money to buy computers for everyone, network the machines, and train the staff.

Shrybman's example speaks to setting things up the way you eventually want them

as soon as possible. It's as though he doesn't have the time to do his contact list right, now. He realizes that using relational databases as powerful as *dBase* can be an "atomic flyswatter" approach to contact organization.

## One newsletter publisher says he can personalize and print out 500 letters an hour.



### DEDICATED CONTACT SOFTWARE

The most obvious alternative to the tailor-made (and occasionally consultant-dependent) systems are those software packages designed specifically for contact management. Perhaps the most persuasive argument for the dedicated contact systems that are already formatted for address files is the fact that many programmers—who get paid to set up other people's contact systems—use them, rather than tailoring their own programs.

"It would take me about 100 hours of

*ACT!* (Activity Control Technology) enables Kaplan to track his contacts and activities without entering anything more than once. It's a huge database that has been customized for customer-contact purposes. For example, the program can create and store documents for mail-merging with its contact lists.

Kaplan puts everyone he knows in *ACT!* and goes beyond the name, address, and phone-number basics. He enters personal data—such as birthdays, children's names, and the like—about everyone as he discov-

### TIPS FOR SETTING UP YOUR OWN CONTACT LIST

Are you ready to start?

If this article has inspired you to set up your own computerized contact system, here are some suggestions from people who have learned through trial and error:

- Don't get a system that's too hard to learn. "You know, *dBase* has got to be one of the best [database programs] out there, but it's one of the most overused programs by people who should not be using it," says Stoler. In his view, many small offices never learn to program *dBase*—or any other programmable database—so they get hooked on their computer consultant. Every time they want to add a field or shift capabilities, they need to call the programmer back in.

- Don't get a program that's more complex than you need. If you really need just a list of names, addresses, and phone numbers, and your universe of clients and contacts is small, you may not need the sophisticated cross-referencing that a *C.A.T.* or an *ACT!* can give you.

- On the other hand, don't use an overly simplistic system that makes you remember too much or that requires you to enter the same data too many times. Generally, you want to keep as much data as possible in the same place. For example, it's best if the program that keeps your contact list is the same program that you use to keep memos and notes about your contacts.

Even if your five clients and eight suppliers are easy to keep straight now, the day may come when you will be so busy you won't be able to keep everything in your head. At that

point, it will be much harder to establish a new system.

- Relational database or flat-file? If you simply need a list of people that you can sort by various criteria, a flat-file database will do just fine. But if you often need to look at your contact files on the basis of fields in different files—billing history one day, for example, and company affiliations the next—you're probably better off with a relational database. That can take the form of a database that you program yourself, like *dBase*, or a preprogrammed contact manager such as *ACT!* or *C.A.T.*, mentioned in the main text.

- Memory-resident or stand-alone program? This is a real matter of opinion. Some people prefer memory-resident programs that remain accessible even when they are working in different programs; others dislike them for the same reason. If you choose a stand-alone program, you'll need to keep a separate file of numbers, even if it's a notebook, simple file cards, or a printout, so that you won't have to boot up and shift programs just to make a phone call.

- Don't try to set up your list for every foreseeable need ahead of time. Don't establish a field of information until you discover it is really a field you want. It's like setting up a file cabinet—don't name the file folders first and then try to force papers into the categories. See which categories emerge and then name your folders. With contact lists, see what kind of information you are collecting and using, and only then establish fields for those categories. (For more on filing, see "The World's

Best Filing System" in this issue.)

- Keep personal data, when you collect it. Even though your clients are probably smart enough to know you always remember their birthdays or their kids' names and ages because you keep records, they will appreciate it. "I've gotten more than one sale by remembering to ask about their kid in college," says Kaplan.

- Remember to record all contact numbers. These days that doesn't mean only a home and a work number, it also means a fax number, an MCI Mail address, a CompuServe ID number, and a beeper number. Even if you don't have your own fax or MCI number yet, you'll be glad you started collecting this data.

- Start out with separate fields for the first and last names of your contacts. Otherwise you will never be able to sort them alphabetically. Keep a separate field for complete salutations—Mr. Jones, Ms. Smith, or Marcia, if you are on a first-name basis—so that when you are mail merging a letter, you won't have to type that in.

- About those troublesome business cards: Get a three-ring binder with plastic pages designed especially for business cards. It takes only a few minutes to browse through, and often you need to actually see the card to get a visual reminder of who the person is that you're looking for. Or you can simply staple each business card onto a Rolodex card and stick it in your file.

- Back up religiously. If you get lazy about this, think about what it would do to your business if you lost your contact list.



ers it. He also keeps records about how he acquired each name on his list.

This is what *ACT!* does for Kaplan: If he wants to call a particular client, he selects that client and the program's autodialer completes the call (through his modem). Meanwhile, Kaplan sees an on-screen summary of his dealings with that client, including a log of their calls and letters and any personal information that Kaplan has entered.

"Reach?" the screen prompts, and if Kaplan enters "s" (for "successful"), the program automatically enters the date and time that the client was reached. A brief note by Kaplan about the nature of the conversation updates the log. If he and the client agree to talk again on a particular date, Kaplan keys in that information, and it is automatically entered in the log. A beep and a pop-up message will remind Kaplan when it's time to make that call. Almost all of the activities are preprogrammed, so that a keystroke or two will get Kaplan through the process.

Kaplan has his contacts coded by how he met them and their type of business. So when he wanted to send an it-was-nice-meeting-you letter to all the real-estate professionals he saw at a recent convention, he directed the program to select records by those categories and send a form letter to the resulting list. As *ACT!* printed the letters, it made a notation in each contact's record of the date that the letter was sent.

And it's fast—recently Kaplan sent out 50 letters to those real-estate professionals in less than an hour. He drums up business with about 300 *ACT!* letters a month, personalizing them for the type of client that is the focus of his monthly marketing effort. To the people receiving the letters, the mail-merged salutations, company names, and other identifying details make the letters look as if they are individually written.

"This product helped organize my business," Kaplan says. "It's one of the things that separates me from all the other consultants."

Nevertheless, *ACT!* has its limitations. It's not memory resident, so you have to be working in the program to use it. If you are in another program when a client returns your call, you have to stop what you're doing and start up *ACT!* to get to their file.

"That can be a pain in the neck if you have to keep going in and out all day," says Kaplan. But since much of his time is spent prospecting, Kaplan says *ACT!* is his primary screen.

## ORGANIZING EVERY CONTACT

*C.A.T.* (Contacts, Activities, and Time) is a program for Macintosh users that is similar to *ACT!*. Nancy Rathbun Scott is a writer, desktop publisher, volunteer, and PTA coordinator who recently began using *C.A.T.* to organize her personal and business contacts.

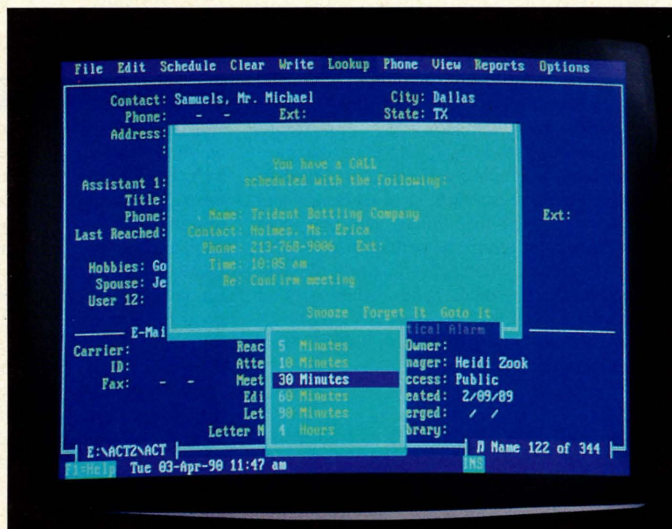
"I did a lot of research before I bought

*C.A.T.*," says Scott. "I didn't need just contact management, I needed lifetime management."

While Scott keeps fairly detailed records in *C.A.T.* about her activities, she regards its ability to break out smaller groups from a single list as its main advantage. "I wanted a program that would allow me to sort and sub-sort and sort again." That's an ability, though, that standard databases also have.

Scott uses *C.A.T.* to sort her contacts into such categories as prospective writing clients; prospective desktop-publishing clients; current writing and publishing clients; information sources; other freelancers; and meeting contacts. The list is subdivided into more specific categories that include the

**Programs dedicated to contact management use features like *ACT!*'s Snooze Alarm (shown here)—which pops up automatically to remind you of phone calls—to help you stay in touch with clients and customers.**



type of work the client does and how Scott knows him or her.

She often uses the mail-merge features to send materials promoting her services to her various lists, carefully tailoring the form letter or newsletter to the group she is addressing. And she keeps a complete personal *C.A.T.* file that helped her contact fellow

in all of her names and files. Put in perspective, however, two days to achieve a lifetime of organization isn't all that bad.

## LOOK DOWN THE ROAD TO AVOID DANGER

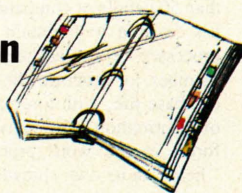
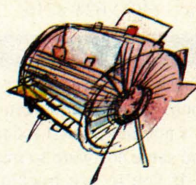
Not everyone thinks they need a \$400 high-tech solution. Beverly Sklover, a Washington, D.C., attorney and consumer advocate who calls herself "the Nudge Lady" (she's even listed in the phone book that way), does very well, thank you, with spiral notebooks.

Sklover represents consumers who are having problems with their car dealers, dry cleaners, or anyone else. She has a broad range of contacts that include the customer-service representatives of many companies in the D.C. area.

She sets up a separate page for each case and keeps a chronological list of her actions and contacts. She keeps frequently used phone numbers in another spiral notebook that also serves as a duplicate file on her cases. The nitty gritty of each case gets written down and filed in a regular manila file folder.

Sklover admits that her system works mainly because her caseload is small enough—no more than 18 cases at a time,

**Devoting two days to achieve a lifetime of organization isn't all that bad.**



Junior Woman's Club members when she was fund-raising for assorted community activities, coordinating PTA volunteers for a school activity, and rushing out the invitations for her daughter's birthday party.



## SOFTWARE FOR KEEPING CONTACT LISTS

Everybody maintains a list of names, addresses, and phone numbers. What additional information you keep on that list depends on your needs, personality, and work requirements. For instance, if you like to wish clients well on their birthdays, you'll track those days. If you never remember details, such as what you promised a customer on the phone two weeks ago, then keeping a phone log along with your contact list is a good idea.

With so many ways to keep a contact list, no software list for that purpose could hope to be comprehensive—and this one isn't either. However, we've listed software mentioned in this article and a few other programs that are particularly helpful for managing your contacts.

### DATABASE

Any database program can work well for keeping a basic contact list. However, you probably won't need a full-fledged relational database unless you're keeping several interconnected lists, such as one for names and addresses and a second for customer orders, and you have somebody to program the database (or you're willing to do it yourself). A simple flat-file database, on the other hand, offers a good solution for the rest of us, since it's easy to set up just the way you like it, with fields for any individual information you want to track.

#### MS-DOS

*dBase III Plus* v1.1 (\$695) and *dBase IV* v1.0 (\$795). Ashton-Tate Corp., (213) 329-8000.

*Nutshell Plus* v1.0 (\$295). Claris Corp./Iris Software Products, (617) 341-1969.

*Professional File* v2.01 (\$299). Software Publishing Corp., (415) 962-8910.

*Q&A* v3.0 (\$349). Symantec Corp., (408) 253-9600.

*Reflex* v2.0 (\$250). Borland International, (408) 438-8400.

#### MACINTOSH

*FileMaker Pro* v1.0 (\$299). Claris Corp., (408) 987-7000.

*Panorama* v1.5 (\$395). ProVUE Development, (714) 892-8199.

### CONTACT MANAGER

Dedicated programs for this purpose run the gamut from simple, but useful, file programs—with slots for name, address, phone, and some other personal information—to complex, preprogrammed, relational-style databases that automatically link information from various files. As with standard database programs, you decide which type is best for you by first determining how interconnected the information is that you need to track. For instance, if you have lots of contacts at only a few companies, a good dedicated contact manager will automatically insert company information for each new contact person as you add him or her to your list. (Note: Of course, *Managing Your Money* is a personal-finance package, not a contact manager; but, as the main article relates, it includes a useful contact-list module.)

#### MS-DOS

*ACT!* v2.0 (\$395). Contact Software International, (214) 418-1866.

*Current* v1.0 (\$395). IBM Desktop Software, (203) 783-7300.

*Day-Timer Computerized Address and Phone Directory* v1.0 (\$40). Day-Timers Inc., (215) 395-5884.

*Managing Your Money* v6.0 (\$220). MECA Ventures, Inc., (203) 222-9150.

#### MACINTOSH

*Address Book Plus* v1.0 (\$80). Power-Up Software, (415) 345-5900.

*C.A.T.* v2.04 (\$80). Chang Laboratories, (408) 727-8096.

*Managing Your Money* v3.0 (\$220). MECA Ventures, Inc., (203) 222-9150.

### MEMORY RESIDENT

Whether you use a memory-resident solution on your PC or a desk accessory on the Macintosh, keeping your contact list this way offers one key advantage: You can get at the information in seconds, even if you're working with another program. Note, though, that nearly all memory-resident or desk-accessory software for keeping contacts carries the power of a good flat-file database (at max). If you need the power of a relational database or a complex dedicated contact manager, however, and still want the benefits of being memory resident, then you'll also need a multitasking operating system, such as Microsoft Windows or the Mac's MultiFinder, and compatible software.

#### MS-DOS

*Memory Mate* v3.04 (\$70). Broderbund Software, (415) 492-3200.

*Reference File* v1.0 (\$89). Reference Software International, (415) 541-0222.

*SideKick* v1.5 (\$85) and *SideKick Plus* v1.0 (\$200). Borland International, (408) 438-8400.

#### MACINTOSH

*DAtabase* v1.5 (\$130). Preferred Publishers, (901) 683-3383.

*QuickDEX* v1.4a (\$60). Casady & Greene, Inc., (408) 624-8716.

### WORD PROCESSOR OR SPREADSHEET

These programs are the main applications for many people, on-screen almost all the time. So it's not uncommon for someone to want to use the same software to manage contacts as well.

If you're just tracking name, address, and phone (and not much more)—and have fewer than 50 people or companies on your list—then it's feasible to maintain the list as a word-processor or spreadsheet document. Just remember to structure the list as if it were a database file, with a return after each "field" of information (first name, last name, and so forth) in the word processor or with each "field" in its own spreadsheet cell. That way, not only is the list easier to scan on-screen (looking up phone numbers, say), but it probably can also be used for mass mailings along with the word processor's mail-merge function.

and as few as 6—to be manageable without a high degree of organization. "I only take cases that are really fun," she says.

The danger with such a low-tech approach is that if and when your business grows, your contact list and activities may overwhelm your system. The further along you are, the harder it is and the longer it takes to back up and create a new system. Even if you start with a simple system, it's worth making sure that you can use it to export data into a new program, should you decide to switch later on.

Gary Green, his wife, Jo Ann Reno, and his stepson Keer had to rekey more than 600 names when they decided to switch from *SideKick*, a memory-resident program, to *Managing Your Money*, a finance program with a contact-list module, for their Marlton, New Jersey, consulting business.

They had been using *Managing Your Money* to track their household expenses and were dissatisfied with *SideKick* because its memory-resident nature interfered with other software they were using, such as another memory-resident program and *ProComm*, a communications program.

Now, the three keep their billing information together with all of their other client files. Since *MYM* allows them to code their contacts with any categories they choose and also has a sizable note-taking function, they keep track of who works where, how they met their contacts, and how each account is progressing. They also track birthdays, appointments, and other dates and export that information to the program's reminder section.

Green occasionally prints out a phone list for backup, but even on the road he's used to turning to *MYM* for client information. He runs it on a laptop computer and then transfers the information back to the main files they keep in the office computer.

## YOUR WAY IS BEST

To a great extent, the ways in which people keep their contact files are a matter of personal taste. There are many programs that will do roughly the same things, so choosing the right one becomes a decision based on preferences and workstyles. Some people prefer the level of detail possible in a stand-alone program; others like the convenience of a memory-resident solution. Some want a program that can be tailored very specifically to their business; others opt for contact-specific software, preferring to have the tailoring done by experts before they buy it. Some still like the feel of paper in their hands but find that they need to start using computerized solutions.

The best advice is that which crops up again and again in business situations: Find a system that works for you now, but make sure it is adaptable to change and to growth. For if a contact-management system is truly successful, it will free you to build your business. ■



**COMPUTER  
EQUIPMENT**

# Delivered To Your Doorstep

*How to Get  
Good Prices,  
Great Service  
When You Buy  
By Mail*



*Plus: Profiles  
Of Five Direct-  
Sales Vendors*

**BY HENRY F. BEECHHOLD**

**A**mericans are having a love affair with mail-order buying. In 1989, nearly 92 million of us made purchases through the mail. That's more than 50 percent of the adult population—which means that the chances are better than even that you bought from L.L. Bean, Land's End, Sears Roebuck, or some other mail-order vendor this past year.

Why is mail-order buying so attractive? Sometimes it's a question of price, but more often the key is convenience.

Popular Wisdom has it, however, that buying expensive and complicated things like computer systems through the mail is unwise—even risky. "The company will go out of business" and "Don't expect any warranty or service" are two of old Pop Wisdom's most familiar pronouncements on this subject.

Well, Pop Wisdom is frequently behind the times, and this case is no exception. The fact is that buying a computer system from a *reputable* mail-order supplier (of the type

we'll be discussing below) is a safe bet with a number of clear advantages, not the least of which is good service.

Yes, you read right. Like L.L. Bean and Land's End, a number of computer-system vendors have cottoned to the notion that it's good business to sell quality products and back them up with a level of service that takes the fear out of long-distance buying.

This article is designed to help the uninitiated computer shopper pick his or her way through the herd of mail-order computer vendors and choose a reliable one.

## **THE FOUR TYPES OF MAIL-ORDER DEALERS**

Taken as a whole, the mail-order computer marketplace offers a wide spectrum of choices. There are variations in style from "Be your own tech support" to "We'll take good care of you." There are also several different types of mail-order operations in terms of product sourcing. Although we will concentrate on the types we feel we can wholeheartedly recommend, to help you sort them out, we'll touch on them all.

First, an important distinction must be made between *brand-name resellers* and the

three types of *direct-sales marketers*. Brand-name resellers can be thought of as cut-rate catalog stores selling (more or less) the same brands of equipment you see in stores. Since they have a lower overhead than most walk-in stores, they can sell at lower prices. Few mail-order resellers, however, offer much customer support. Almost without exception, they rely on the manufacturers of the products to supply technical help and warranty service. Furthermore, there are products that you can't buy from mail-order resellers. Some manufacturers (IBM and Compaq, for example) do not authorize sales to these vendors; they prefer to work through their own dealer networks.

Direct-sales marketing companies, by contrast, sell products they make (or at least package) themselves. As mentioned, direct marketers fall into three distinct categories: designer-manufacturers, system assemblers, and house-label resellers.

The designer-manufacturers actually design and fabricate the equipment they sell. System assemblers buy components from various sources and package them under their own label. Because these companies either manufacture or assemble their own

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computers, they're usually staffed with personnel who know how the equipment works and can offer support.

House-label resellers, the third type of direct-sales operation, stick their own brand names on products they buy already assembled. Since they aren't actively involved in creating these products, they tend to be less knowledgeable and offer less support. (We will not be examining house-label resellers in detail.)

How can you distinguish the three types of direct-sales companies? Not by looking at their ads. You must call the vendor and ask—or confine your choices to the ones we cover.

Let's take an in-depth look at the advantages and disadvantages—the rewards and risks—of long-distance versus walk-in purchasing.

### REWARDS

When we think of the benefits of buying a computer via mail-order, most of us think of low prices. And, indeed, low prices are one advantage of buying computers through the mail—although less so than in the past. (Like Japanese auto manufacturers, direct-sales computer firms got their feet in the door by offering low, low prices. Now that they are established, both groups are using their reputations to sell higher-priced—and better-endowed—products.) There will probably always be a price advantage with direct sales, because of low overhead and the absence of middlemen, but for many

direct-sales computer firms, the trend has been away from price, *per se*, toward *value*.

**Convenience and Service.** Wherein lies that value? Largely in convenience and customer service. It is easy—convenient—to buy by picking up the phone and dialing a toll-free number; easier, in most cases, than making a trip to the local walk-in dealership, which not every community will have.

As for service, most of the larger, more successful direct marketers have made this their cornerstone and will continue to do so. Being able to call virtually anytime to ask questions of trained personnel—some of whom may have even designed the equipment—is an extremely valuable advantage.

No direct-sales computer vendor worth

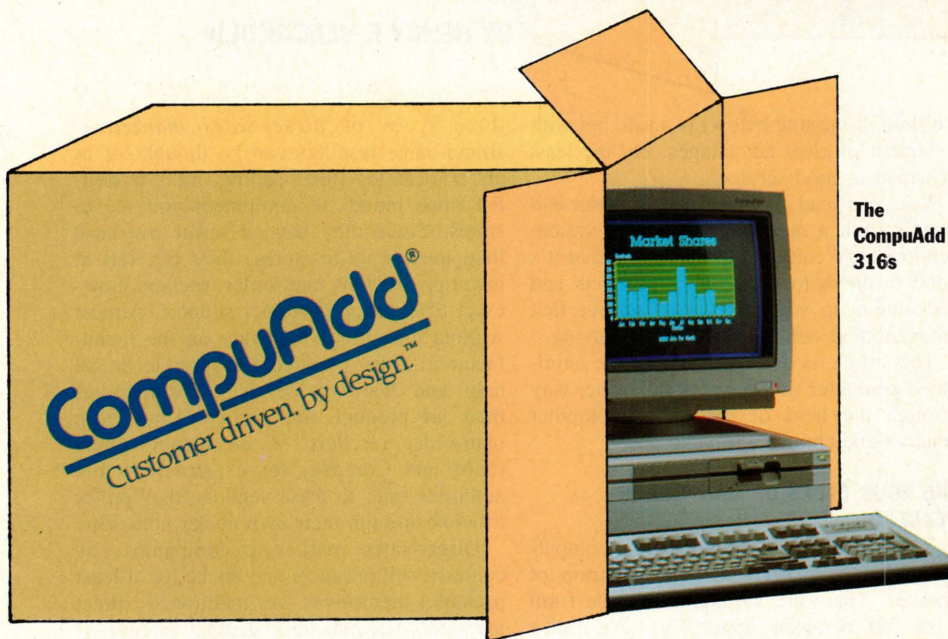
mentioning offers less than a full year's warranty on its products. More than that, though, when computers need to be repaired, the better direct-sales companies offer truly efficient and timely service. In the best cases, this means next-day, professional on-site service (yes, in your office). Another excellent policy offered by a number of direct sellers is overnight shipping of replacement components. At the very worst, you'll have to ship your system to the manufacturer for service, which may (or may not) be more costly and time consuming than returning the system to a walk-in dealer or an authorized repair facility. (Some direct sellers pay all freight on repair returns during the warranty period; others require customers to pay the freight to the factory.)

**Product Integrity.** Another advantage to buying directly from the equipment's manufacturer is product integrity. When you buy direct, you get the components—the disk drives, the RAM chips, the display system—that the system's designers thought it should contain. Although many computer buyers are unaware of this, many walk-in dealers achieve their temptingly low prices by buying bare-bones products and equipping them with cheap components or by removing components supplied by the manufacturer and substituting inferior parts. Aside from the question of what's the best disk drive (or whatever) to have, when you buy direct, you know that the equipment you select was designed to operate as a coherent package.

### PROFILES OF FIVE COMPANIES

To help you make a safe choice, we have compiled profiles of five leading direct-sales computer vendors in the United States.

At the end of each profile you will find specific information on the company's warranty, service, and support policies as well as the model number and price of a "standard" system consisting of an 80386SX running at 16 MHz, equipped with MS-DOS 3.3 or higher, a 5.25-inch 1.2MB floppy-disk drive, a 40MB hard-disk drive, 1MB of RAM, VGA display circuitry, and a color VGA monitor.



### CompuAdd

CompuAdd, founded in Austin, Texas, by a former Texas Instruments engineer, began life in 1982 as a direct-sales marketer of microcomputer add-on components, such as disk drives and modems. By 1984, the company had begun to sell complete, cus-

tom-assembled computer systems. CompuAdd has now become a true designer-manufacturer, actually producing its own system and other boards. Although most CompuAdd designs are conservative, the company has developed the HardCache/ESDI hard-disk controller, which significantly im-

proves disk-access time.

While mail-order sales constitute the bulk of its business, CompuAdd has recently moved into retail sales, opening more than 70 "Superstores" nationwide in a little more than a year. The marketing philosophy is to offer a full range of products and to accommodate the customer in every way possible. Revenues in 1989 were approximately \$400 million, making CompuAdd one of the largest computer-marketing firms in the country—of any stripe.

**Phone:** (800) 627-1967

**Warranty:** One year; 30-day, no-questions-asked money-back return policy.

**Service:** Overnight (Federal Express) replacement of defective parts or entire systems (at company expense) for the first 90 days. Ship-back (customer pays freight one way) for remainder of warranty period. Third-party, on-site service available for all systems; included free with some systems (including all 386s).

**Support:** Toll-free telephone technical support, 8:00 a.m. to 7:00 p.m. Central time, Monday through Friday.

**Standard SX System:** Model-316s; Price—\$2,029 (plus 2 percent [\$41] shipping).



## THE 10 COMMANDMENTS OF MAIL-ORDER BUYING

The 10 precepts below, if followed, will go a long way toward ensuring you a satisfactory mail-order computer shopping experience.

**1. Decide what equipment you need for the work you are doing—or plan to do.** For example, a 10-MHz 80286 type of computer is not a wise choice if a fair part of your work will be desktop publishing. At minimum, you should be thinking of a 16-MHz 386SX machine.

**2. Set a realistic budget, neither too high nor too low.** It's wise to develop and allocate your budget thoughtfully. Most systems include a video subsystem and a hard-disk drive, but make sure you're getting the ones you need. Spend as much as you need to get what you require. Saving money for its own sake is unwise; you'll end up making pound-foolish purchases.

**3. Gather information from all possible sources.** Talk to knowledgeable friends. Seek advice from more than one person. There's as much chauvinism among computer folk as among, say, automobile or motorcycle enthusiasts.

Shop magazines and local stores, and read reviews. It may be helpful to make lists, comparing equivalent systems by price and type of vendor.

**4. Be leery of prices that strike you as inordinately low.** It's an old saw by now: If a deal seems too good to be true, it probably is. Computers are complex gadgets. Don't expect to get a reliable system from a reputable company at an absurdly low price.

**5. Check out companies whose ads look promising.** Call the company and ask for detailed information about the products and service it advertises. One item to be sure to check is the cost of shipping. Some companies tack on as much as 3 percent of the system cost to cover shipping; others ship for free. Be sure also to get a clear statement of return policies.

Note the courtesy (or lack thereof) with which you are treated, even if you are only requesting information. There are courteous crooks, of course, but you surely don't want to do business with a company that tolerates discourteous employees. If you have doubts, call the Better Business Bureau in the company's city and ask about complaints.

**6. When placing an order, take the salesperson's full name.** Get a firm price, request an order number, and demand detailed information about time, method, and cost of shipment.

The more information you get about your order, the better control you'll have in case problems arise. Have the salesperson repeat

every detail of your order back to you. Don't accept approximations of price or product availability. Be wary of companies that give you doubletalk about shipping dates. Many of the big direct-sales houses ship within 24 to 48 hours of an order; some manage to ship the same day.

**7. Always pay by credit card.** If (despite all this good advice) you end up in a dispute with a vendor, your credit card company will usually back you up, bringing its considerable clout to bear on your behalf. Most credit card services will issue you a credit until the matter is resolved. Further, some national credit cards are still doubling manufacturers' warranties.

**8. Keep a complete file on your purchase, including the ad that started it all.** If problems arise, the longer the paper trail, the easier it will be to resolve them.

**9. Keep the original cartons and packing material.** As much of a pain as it may be to store bulky shipping cartons, you'll find it worth the inconvenience should you ever have to send your system back for repair.

**10. Hold on to warranty cards long enough to test the equipment.** If you mail in the cards immediately and the equipment misbehaves, you may well have to settle for warranty repair instead of replacement.

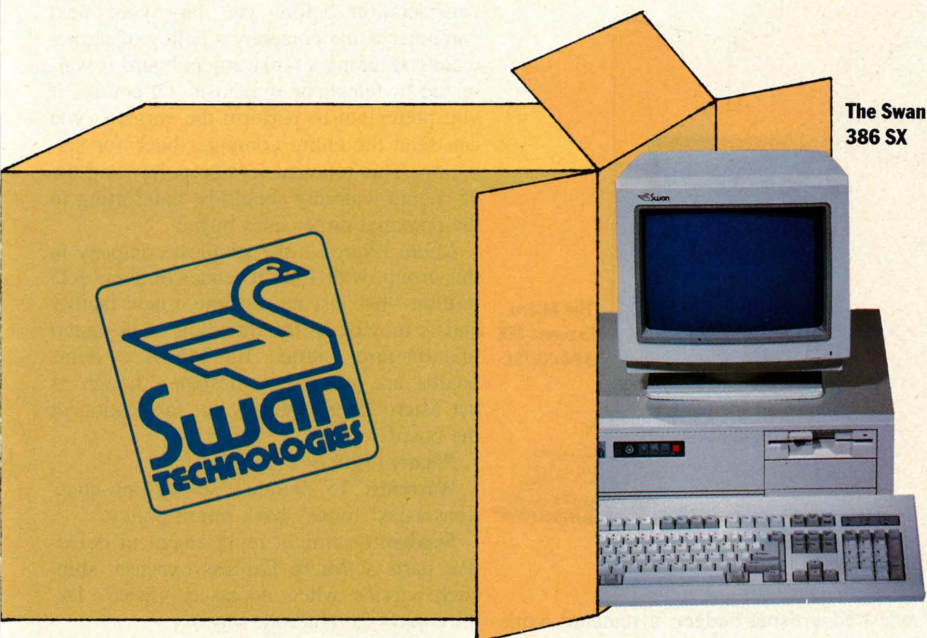
### RISKS

Without beating the drum too loudly, I'd like to stress my belief that if you buy from a reputable company, like the ones profiled in this article, the risks are few. Not everyone, of course, will choose this safe route,

primarily because there is one compelling reward to be culled from shunning it: super bargain prices. That said, let's examine some points on the risk side:

**Hands-on Tryout.** Catalog descriptions can't replace hands-on experience, an unde-

niable asset that walk-in dealers offer. After all, what looks good in a picture may not suit you in real life. Computers have personalities: There are questions of display quality, keyboard feel, noise level, cosmetics, and size that may influence your purchase



### Swan Technologies

Founded as Tussey Computer Products, Limited, in 1984 in a garage in State College, Pennsylvania, Swan Technologies has

grown from a small-scale retailer of software and peripherals to a full-service direct-sales business featuring the Swan brand of computers assembled from components

made by other manufacturers to Swan's specifications. The Swan catalog is as extensive as CompuAdd's, and the service policies are virtually identical. Intensive advertising of Swan computers has resulted in the small company's rapid growth with 1989 sales of more than \$30 million. This is far from the Fortune 500, but the trend is upward.

Don't look for exciting innovations or warp-10 performance in Swan computers. Rather, the company's goal is to offer solid, reliable machines at low prices and back them up with conscientious service and a full line of peripherals and ancillary products.

**Phone:** (800) 468-9044

**Warranty:** One year; 30-day, no-questions-asked money-back return policy.

**Service:** All Swan 286, 386, and 486 systems are covered by third-party, on-site service contracts, subject to certain geographical limitations.

**Support:** Toll-free telephone technical support, 9:00 a.m. to 9:00 p.m. Eastern time, Monday through Friday.

**Standard SX System:** Model-Swan 386 SX; Price—\$1,895 (plus 3 percent [\$38] shipping).



decision. At a computer shop you should be able to try out the equipment to your heart's content.

The direct-sales answer to this is the 15- or 30-day money-back guarantee that many companies offer. This offsets the walk-in dealer's advantage to some degree, but there's the nuisance of returning the equipment if you don't like it and wondering if you're really going to get your money back quickly and painlessly.

**Order Foul-ups.** You might not get everything you paid for—or you might get things you didn't ask for but were charged for—and end up with heartburn and a big headache before the matter is resolved. With a bit of sense and good advice (see *"The 10 Commandments of Mail-Order Buying"*) you can keep these ailments to a minimum.

**Faulty Equipment.** Your order could arrive damaged or in nonworking condition. This means telephone calls, return authorizations, repacking, shipping, and lots of lost time. As it happens, a fair percentage of problems can be fixed over the telephone—if the company you buy from is one that offers competent telephone consultation.

Don't assume, by the way, that buying from a walk-in dealer protects you from this risk. Of course, if you insist that the dealer set up and run the system before it leaves the store, you can minimize but not eliminate the risk of faulty equipment.

#### WHAT KIND OF BUYER ARE YOU?

The decision about a computer system

vendor—mail-order versus walk-in, name-brand versus no-name—ultimately rests on what kind of buyer you are.

If you're new to computers, you'll want to sit down with a friendly person who can show and tell. You can get some of that over the phone, but it's likely that you'll feel more comfortable actually using a piece of equipment in the company of a knowledgeable guide before buying it. That is something a good walk-in dealership can offer.

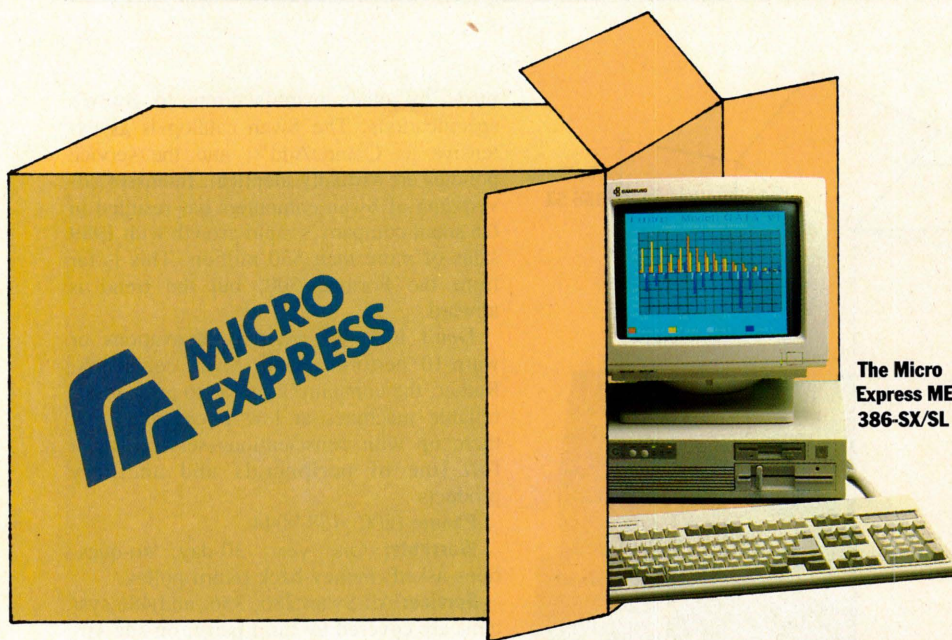
On the other hand, you might resemble a friend of mine who recently decided to start a home-office desktop-publishing business on a nickel-and-dime budget. For hardware he needed a PostScript laser printer and a fast computer with VGA graphics. He found a factory-new but discontinued printer (risk) at a steep discount (reward) and a mystery brand (risk) 20-MHz 80386 computer system (VGA subsystem included) from a small mail-order company (risk) at close to \$1,000 less than any of the big-name products (reward). Yes, he had some initial problems with the computer, but the company made good. There were a lot of phone calls and some stress; the computer ended up traveling back and forth across the country a couple of times—with the buyer paying freight one way—but my friend got what he needed with the cash he could afford to spend.

Most of us probably fall somewhere in between. We have some knowledge, but we're not big risk takers. We want to spend

our energy on the business, not the equipment, and downtime is just too costly. On the other hand, we'd like some dollar savings and the convenience of telephone shopping. For such a buyer the question becomes: How much of an "insurance policy" in the form of a premium-priced, direct-sales computer are you willing to pay? These top-drawer computers cost less than equivalent store-bought machines, but bargain mail-order products cost even less. Prices for premium and bargain direct-sales systems with virtually the same specs and features differ by as much as \$1,000. Is the extra money worth the comfort of knowing that your vendor is a well-established company with a fine reputation for customer service? Probably so, but in the end only you can set your priorities.

#### THE CHOICE IS YOURS

Whether you shop from our list of safe choices or sail less well-charted waters in search of better bargains, follow the sensible rules in *"The 10 Commandments of Mail-Order Buying."* With the right precautions, you have every reason to expect a good long-distance-buying experience. In most respects, this way of doing business produces a lot less stress than trotting in and out of stores and listening to sales pitches. Shopping for the right system at the right price and right terms needn't be a chore. Doing it by phone—especially armed with the knowledge gathered here—should help make it a civilized experience.



#### Micro Express

This company, established in 1986, has devoted itself exclusively to assembling low-cost, high-performance computers. It does little advertising, relying on magazine reviews and word of mouth to make the Micro Express name known. A relatively

modest advertising budget, a standard work week (no nights, no weekends), and plain-folks cosmetics help keep costs down. Micro Express produces a full line of desktop, laptop, and portable computers and offers a 15-month warranty and toll-free technical support.

One reason to give Micro Express serious consideration before you buy your next computer is the company's policy of immediately shipping a replacement board if warranted by telephone diagnosis. Of course, if you prefer not to perform the surgery, you can send the entire computer back for servicing. This efficient service policy and the 15-month warranty should be comforting to the potential direct-sales buyer.

Micro Express—the smallest company in this group, with 1989 revenues of about \$25 million—has just moved into a new facility and is moving in the direction of designer/manufacturer status. Its 386SX systems boards are proprietary designs, though as yet Micro Express farms out fabrication of the boards.

**Phone:** (800) 642-7621

**Warranty:** 15 months; 30-day, no-questions-asked money-back return policy.

**Service:** Overnight replacement of defective parts at Micro Express expense; ship-back service when necessary (Micro Express pays freight both ways).

**Support:** Toll-free telephone technical support, 8:00 a.m. to 6:00 p.m. Pacific time, Monday through Friday.

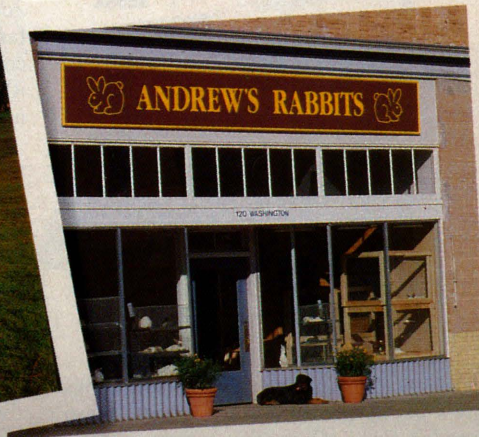
**Standard SX System:** Model—ME 386-SX/SL; Price—\$1,799 (plus UPS shipping; Micro Express will quote firm shipping charges).



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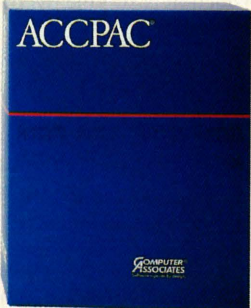
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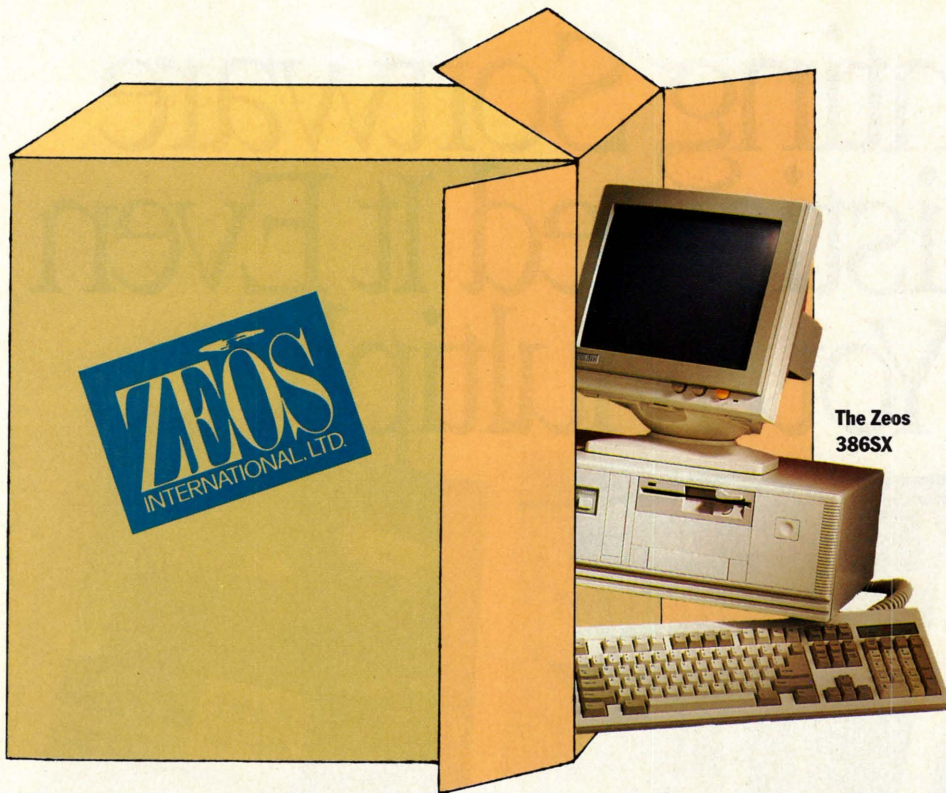
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#### Zeos

With the help of an intensive advertising campaign over the past three years, Zeos, a company founded about 10 years ago as a parts manufacturer, has become an important player in the high-performance computer system market. Good reviews of its first

generation of computers aided in the company's rapid growth. And success hasn't spoiled Zeos. Quite the contrary, the reviews for the current generation of products still rate Zeos at the upper end of the scale. Zeos initiated the customer-service feature of a toll-free technical hotline open 24 hours

a day, 365 days a year.

Although Zeos's first computers were assembled from other companies' components (such as American Megatrends system boards), the company now makes its own system and I/O boards and stands solidly in the ranks of the designer-manufacturers. But regardless of how the computers are made, Zeos is intent on producing the all-around fastest and most reliable computers. The company hasn't quite achieved this goal, but it's not far off. Zeos's game is computers, nothing else.

The growth of the company is clearly told in the annual computer sales figures: \$1.7 million in 1987, \$11.84 million in 1988, and \$34.39 million in 1989. The sharp upward trend continues in 1990.

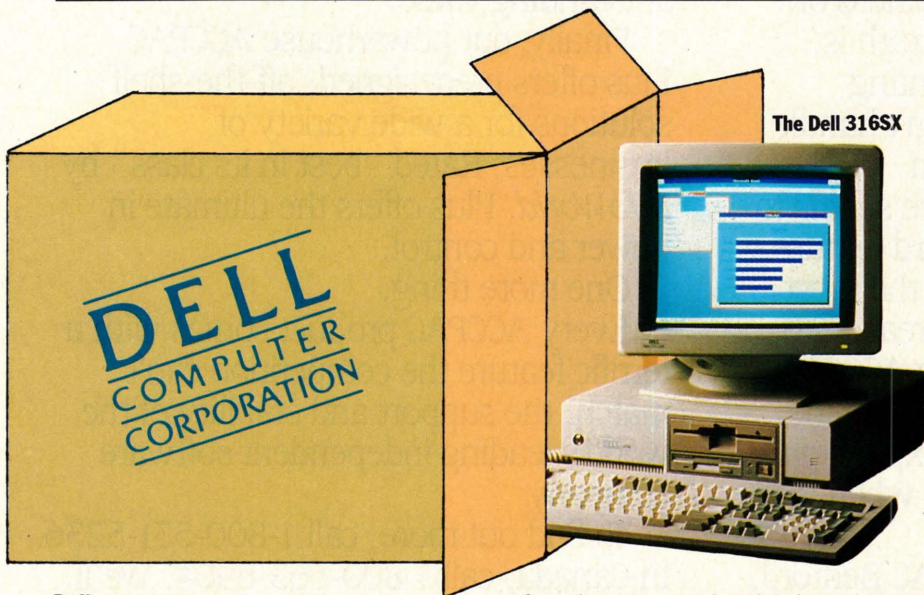
**Phone:** (800) 423-5891

**Warranty:** One year (keyboard, five years); 30-day, no-questions-asked money-back return policy.

**Service:** Overnight replacement of defective components; ship-back service (buyer pays freight one way); on-site service available as extra-cost option.

**Support:** Toll-free, 24-hours.

**Standard SX System:** Model-386SX; Price—\$1,995 (plus \$35 shipping).



#### Dell

Dell Computer's is a great entrepreneurial story. Starting with \$1,000 of capital in a dormitory room at the University of Texas, Michael Dell built his company in only five years into one of the giants of computer manufacturing and sales. The company's reputation as a direct-sales firm that cares goes back to its earliest days, when its name was PC's Limited and the extent of its man-

ufacturing was putting labels on mystery boxes. But Michael Dell stood behind those computers, and before long he was designing and manufacturing his own.

Whereas CompuAdd has maintained a kind of "plain folks" image, Dell has moved upscale. Dell's advertisements, product documentation, and the computer systems themselves are slick. The Dell brand has in a short time developed a certain

cachet, yet the company hasn't forgotten that customer satisfaction is still the overriding concern.

Recently, however, the company did make a misstep, forgetting its origins in an effort to break into a new marketplace. It dedicated a sizable budget to developing high-performance, advanced-technology workstations and file servers. This effort has apparently been abandoned in favor of a return to mainstream microcomputer products. In addition to a full range of high-performance microcomputers, Dell's product line includes printers, monitors, and add-in cards.

Dell, headquartered in Austin, Texas (with subsidiaries in Canada, France, Great Britain, and West Germany), reported revenues of about \$250 million in 1989.

**Phone:** (800) 284-1190

**Warranty:** One year; 30-day, no-questions-asked money-back return policy.

**Service:** Overnight replacement of defective parts or free third-party, on-site service—at Dell's discretion—for the duration of the warranty.

**Support:** Toll-free telephone technical support, 7:00 a.m. to 7:00 p.m. Central time, Monday through Friday.

**Standard SX System:** Model-316SX; Price—\$2,249 (shipping included).

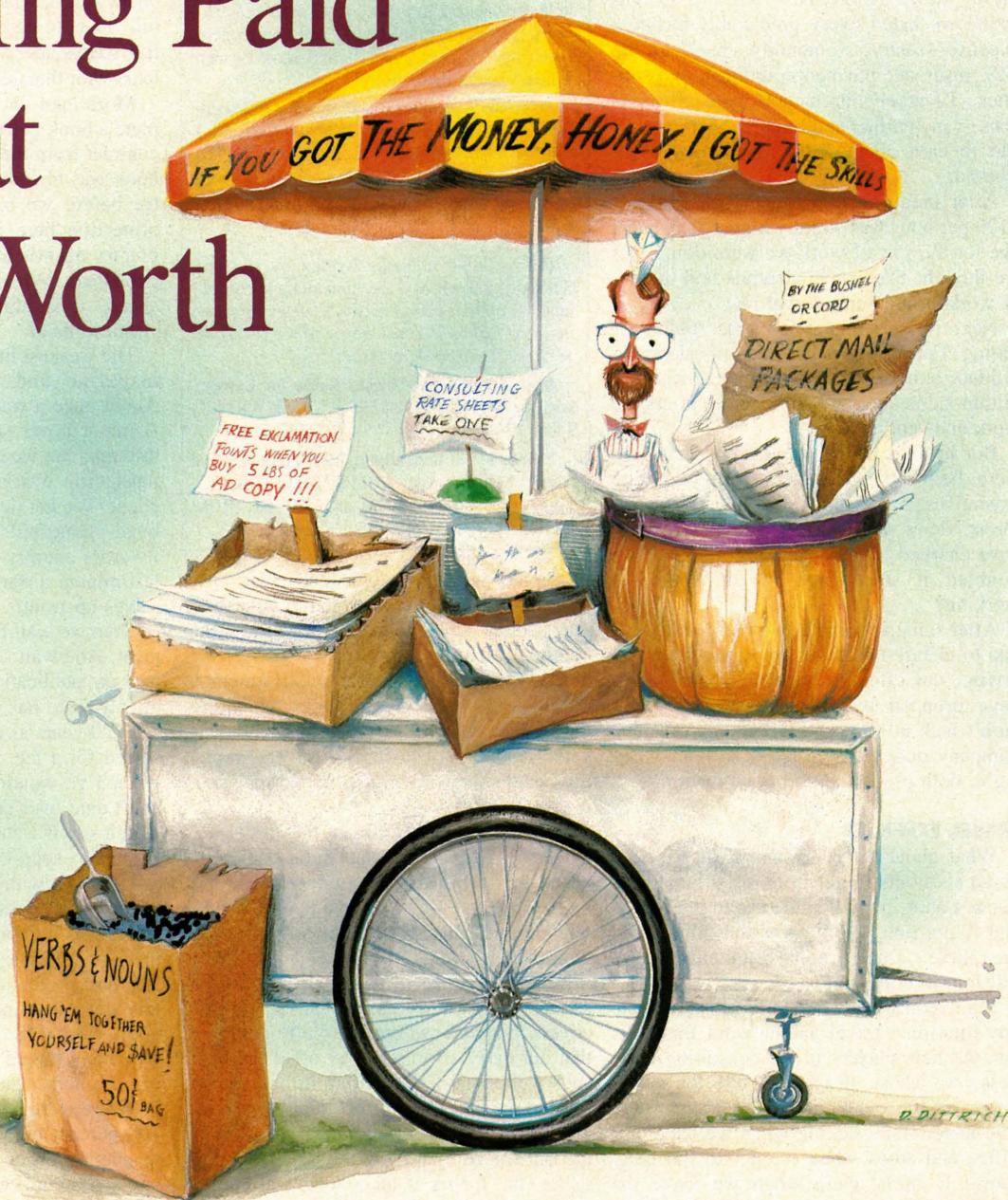


On My Own,  
Part VI: BY COREY SANDLER



Setting and  
Collecting Fees  
Are Tough Tasks

# Getting Paid What I'm Worth



**T**wo of the most difficult issues I've faced in starting a business as a writer and publishing consultant were determining how to price my services and how to get paid.

Consider this situation: One of our clients is a major publishing company that was thinking of launching a new magazine. The company had asked my partner and me to consult on its potential circulation, advertising base, and editorial focus.

Sounds fairly straightforward, right? All we had to do was set an hourly rate and start the clock ticking.

Well, not exactly. The publisher is locat-

## FUTURE ON MY OWN TITLES

*Setting Up a Communications System*

*Shopping for Supplies*

*Making The Business Work*

ed more than 1,000 miles away, which meant that there would be a great deal of travel involved for any face-to-face meetings. And, we soon found out, the publisher had also engaged another consultant to work on the same project. Was he charging more than we were asking, or was his rate way below ours? This was more than just casual interest. If he was charging significantly less than our rate, he might have been endangering our future billings with the client.

ILLUSTRATION BY DENNIS DITTRICH



## SETTING CONSULTING FEES

When we started our business, we set our hourly consulting rate at \$100. Where did that figure come from? We each wanted to net a six-figure salary—before book royalties, which are almost impossible to estimate, and thus treated as gravy. We assumed we'd work eight billable hours a day. Sitting down before an electronic spreadsheet, we listed every predictable business expense—salary, a monthly check to the IRS, insurance payments, utilities, and supplies. To reach our income goal after expenses, my partner and I figured that we each had to earn about \$800 for each day we worked.

After inquiring, we found that a rate of \$100 per hour was slightly higher than average for the sort of work we were doing, yet we thought that our credentials and quality of work would support that rate.

Next we ran into a few finer points of billing. For example, if the client asks us to produce a report or analyze a document, the arithmetic is simple: We track the hours we work and send a bill.

But in the case of our distant client, we were both asked to meet with corporate executives and discuss our sometimes different views of the world. Should we still have charged at our \$100 corporate rate, or doubled it since both of us would be working?

After some agonizing, we decided that we had to charge twice our corporate rate; otherwise, our effective yield per hour would have dropped by 50 percent. Our client didn't balk at that, and we've now made it company policy to bill \$200 an hour when we're both present at corporate meetings.

## TRAVEL EXPENSES

What about travel expenses? It took me about six hours to get from my office to the client's door, including the trip to the airport and flying time. Who owns that time? And then there's a hotel room for the night. Do I bill for sweet dreams?

Many consultants bill for a full-day's rate any time they travel and/or work for a client. As new players in the consulting business, we chose instead to bill for actual hours on the clock, including travel time. The meter starts ticking when we leave our office and stops when we get to the hotel room. It starts again when we leave the hotel for the client's office. In this case, we billed for 12 hours of travel and 2 hours of consulting—plus any hotel and meal expenses incurred.

Whenever possible, I try to work on behalf of the client while traveling. I carry a full briefcase and a laptop computer.

What level of luxury is a consultant permitted while traveling? On a short flight, the difference between a coach seat and a business or first-class seat doesn't seem worth several hundred dollars—you can buy a lot

## PRICING RESOURCES FOR PROFESSIONALS AND CONSULTANTS

The two organizations below offer assistance to members on such professional questions as how to set fees, get referrals, find credit, hire help, and set up an office. Both offer publications, newsletters, seminars, and conferences featuring business experts, and have branch offices around the country.

**American Association of Professional Consultants.** 9140 Ward Pkwy., Kansas City, MO 64114; (913) 648-2679.

**Institute of Management Consultants.** 230 Park Ave. #544, New York, NY 10069; (212) 697-8262.

Below are two books written by Howard Shenson, known as "the consultant's consultant." (*For more on Shenson's views on pricing, see "Should You Charge More for Your Services?" in the May issue.*)

**Contract and Fee-Setting Guide for Consultants and Professionals.** \$39.95, John Wiley & Sons, 1990.

**Economics of Consulting: Fees Charged & Incomes Earned.** Free, 20750 Ventura Blvd., Suite 206, Woodland Hills, CA 91364; (818) 703-1415.

of scotch with the difference. But on a coast-to-coast or international flight, those big padded seats with extra pillows and blankets are appealing.

Many companies limit reimbursement to coach fares, but it doesn't hurt to inquire. One client sent me to Asia first-class last year—40 hours of luxury air travel. I repaid my benefactor with an alert performance.

## SETTING WRITING FEES

Setting prices for magazine, book, and newspaper writing is not quite as clear-cut, mainly because we agree to a fee in advance without knowing exactly how long the work will take.

When we agree to write a book, we essentially work at a loss. The advance rarely covers the work we put in. We're gambling that our early effort will pay off if the book sells well. Since we're committing to major expenditures of time, effort, and money, we always insist on a contract from the publisher. But we've found that the larger the publisher, the longer it takes to get a contract drafted, approved, and signed, and to collect the advance against royalties.

## CONTRACTS AND COLLECTION

When the work is done, I send bills promptly and maintain an accounts-receivable database on my computer. But I always worry about getting paid.

Of our three largest consulting arrangements, for example, we signed a contract on only one. It spells out exactly what the client expects, what we promise to supply,

and the terms of payment. This client assigned us a purchase-order number and always promptly paid us.

The other two consulting clients verbally agreed to our hourly rate and immediately commissioned some work. In both cases, we took a deep breath and went ahead with the project; a completed report was on each client's desk within a week, together with a bill. In both cases, we received payment a few weeks later and have since had no problems with this ad hoc arrangement.

More than once we have rushed to complete a book before we received an unsigned contract from the publisher. In one case, the book was already in stores across the country before we had signed a contract. Our protection here is primarily based on our literary agent's long-term relationships with publishers. When the agent gives us the go-ahead, it is almost as good as having a check in hand.

The weakest links in our income chain are magazine and newspaper assignments. About once a week an editor-in-panic calls. A major cover story somewhere has fallen through; can we help out? If we say yes, we must drop everything to accommodate the client. We get up early, stay up late, run up huge phone bills. In some cases, we even fly cross-country—using the most expensive last-minute airfares—and pay for it all ourselves up front.

Then we wait for payment and reimbursement. And wait. And wait. Many magazines pay on publication, which can be months after a piece has been accepted.

In 20 years as a writer, I have never been stiffed for a fee. But there have been times when I've wondered if I was headed for a court date over payment—and what a judge would say if I couldn't produce a contract.

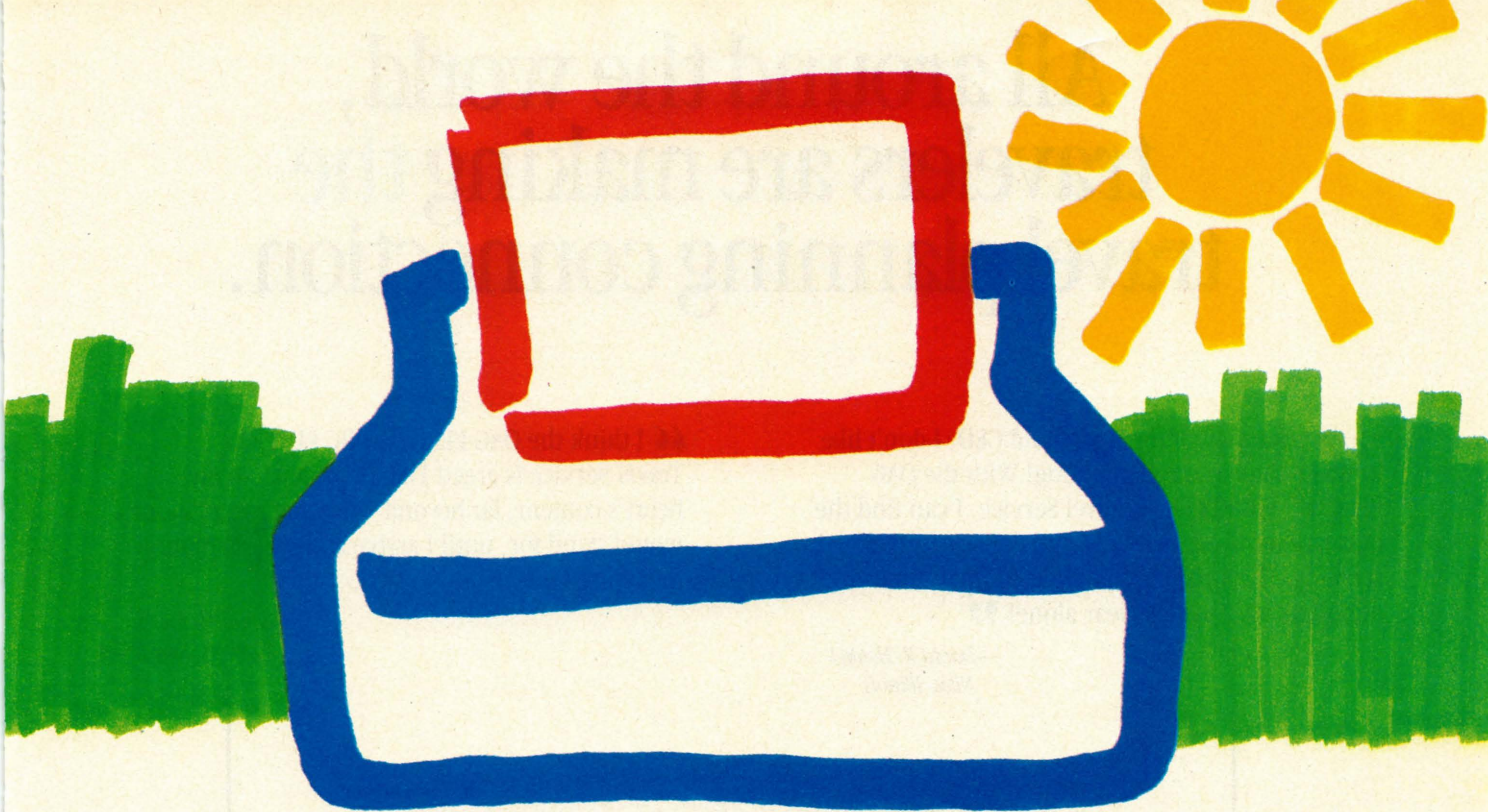
I try to keep detailed notes on all billing discussions with clients. To whom did I talk? When? On what amount did we agree? When was it to be paid? If possible, I follow up by sending a letter to confirm the deal. The best protection we have—both to maintain our rates and get paid—is to perform good work. The better it is and the more intimately linked we become to the business of our clients, the quicker we are paid.

We're riding a crest right now. Virtually 100 percent of our working time is billable to clients. Since we work from home, we have minimal expenses. We're working more than eight hours a day, five days a week—making the income we want. ■

---

COREY SANDLER is president of Word Association, a consulting and editorial-services company based in Holliston, Massachusetts. Current books include the best-selling *Ultimate Unauthorized Nintendo Game Strategies series* (Bantam Books), *Inside Allways* (John Wiley & Sons), *Inside Draw Perfect* (Bantam Books), and *Desktop Publishing with Microsoft Word* (Dow Jones-Irwin).





# THE 200GX. NEVER BEFORE HAS COLOR BEEN SO EASY TO USE.

Citizen's done it again. This time turning the use of 9-wire technology into virtual child's play with our newest printer, the 200GX.

All our new printers are equipped with Command-Vue™ control panels; the easiest in the industry to use. Equipped with Command-Vue II™, the 200GX displays plain English prompts and moves you from function to function with the simple flip of a switch.

What's more, every 200GX includes Citizen's exclusive Color On Command™ feature which, combined with our user installed color option kit, provides vivid results unrivaled by the competition.

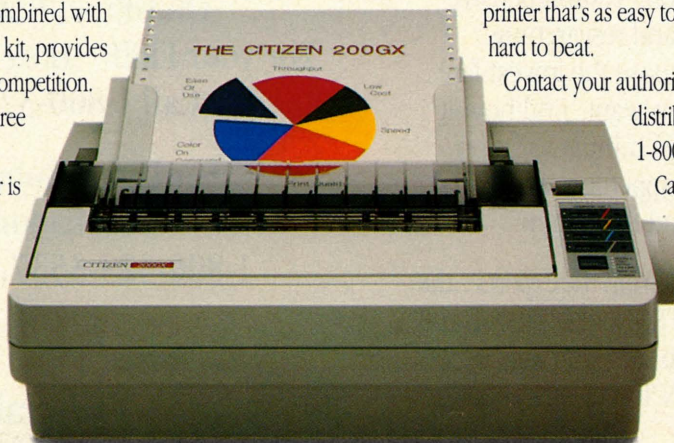
Its two draft fonts and three letter fonts are delivered with superior print quality. Superior is also the word which best describes its 213 cps super high speed draft and 40 cps near letter quality output. Not to mention throughput which rivals that of printers costing much more.

As you've come to expect from Citizen, paper handling is exceptional; with convertible push/pull tractor, bottom feed, paper parking, and continuous paper tear-off features.


Top all this off with a suggested retail price of under \$300, a rest-assured 24-month parts/labor warranty, and you've got a 9-wire printer that's as easy to sell, as it is hard to beat.

Contact your authorized Citizen distributor or call

1-800-556-1234, extension 34 (In California, call 1-800-441-2345, extension 34). Find out how the 200GX can paint a more colorful profit picture for you.



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Citizen, Color On Command, Command-Vue and the  
Citizen logo are trademarks of the Citizen Watch Co. Ltd.

 **CITIZEN™**



# All around the world, travelers are making **the** travel planning connection.

“As Chairman of the Board and CEO, I don't like to waste time in travel planning! With the OAG ELECTRONIC EDITION Travel Service, I can find the best fare for the exact flight and date I'm traveling in seconds. These savings have added up to thousands of dollars over the last year alone!”

—David R. Henkel  
Niles, Illinois

“I think the OAG ELECTRONIC EDITION Travel Service is great! I can “what if” to my heart's content, far beyond what any reservationist would stand for, until I arrive at the best solution to my needs.”

—James M. Kresse  
Marlton, New Jersey



**ELECTRONIC EDITION®**  
**TRAVEL SERVICE**

“I've been spending less time on my travel budget than the other managers in my department, and my estimates have been more accurate than theirs, thanks to the OAG ELECTRONIC EDITION Travel Service!”

—Conrad L. Macina  
Dover, New Jersey

“My family and friends consider me the travel expert! I have had requests to look into cruises, European city data and weekend get-aways. With the many databases the OAG has to choose from, I can easily answer all these travel questions.”

—Shelley M. Julianelle  
Quincy, Massachusetts

We could tell you why the OAG ELECTRONIC EDITION TRAVEL SERVICE is *your* comprehensive source for planning, booking and researching travel. How it can help you choose the lowest fare for the exact flight and date you want. And how it does everything from locate last minute vacation close-outs to tell you what's happening at airports, hotels and in town—all around the nation.

But we're letting you hear it right from the experts...the satisfied users of the OAG ELECTRONIC EDITION Travel Service. Read what they have to say...and then access the OAG ELECTRONIC EDITION Travel Service to start your own success story!

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A SPECIAL SUPPLEMENT

# BETTER

## MARKETING TOOLS

### A GUIDE TO USING DESKTOP PUBLISHING TO GROW YOUR BUSINESS

#### GAINING THE DESKTOP PUBLISHING ADVANTAGE

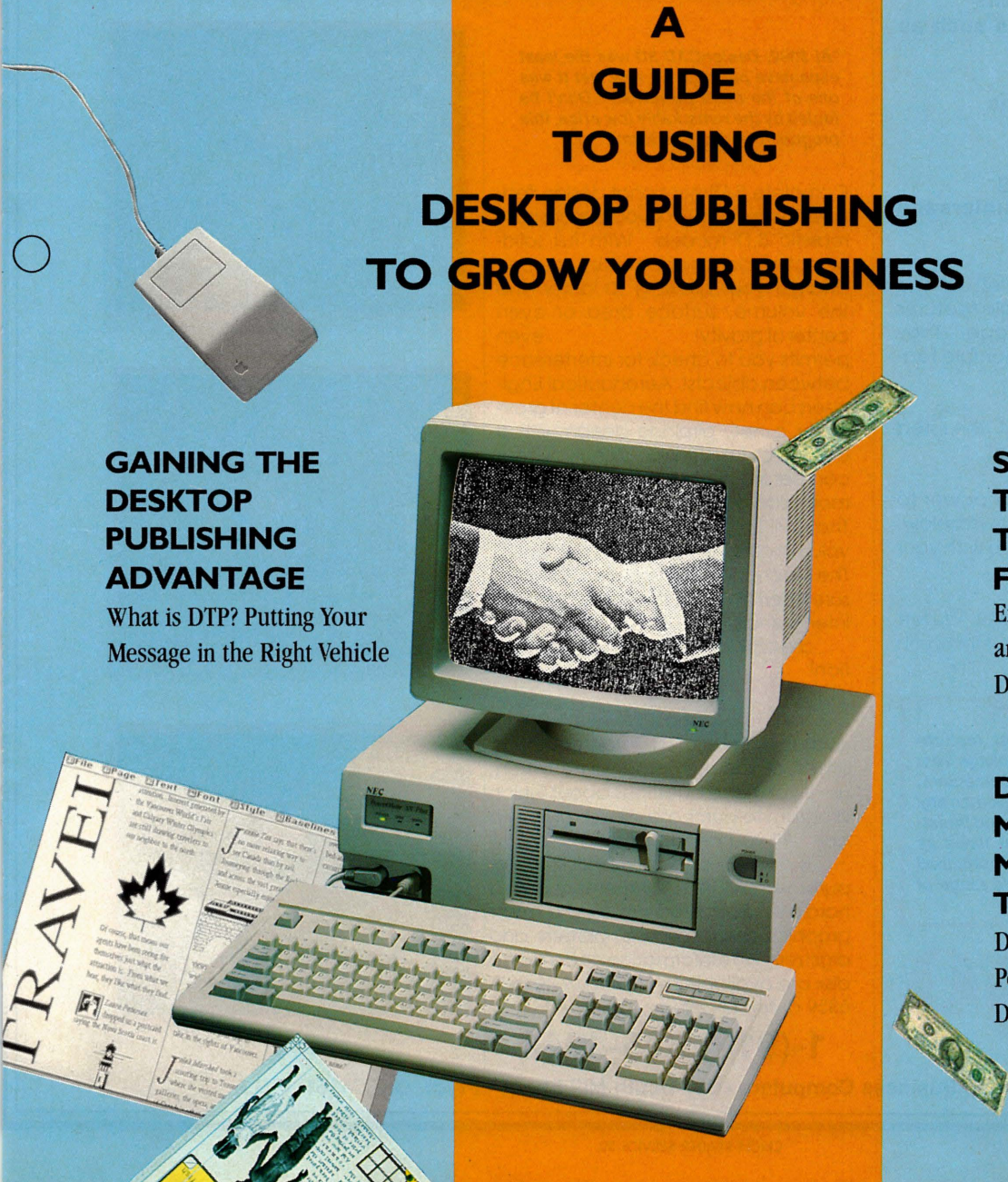
What is DTP? Putting Your  
Message in the Right Vehicle

#### SELECTING TECHNOLOGY THAT'S RIGHT FOR YOU

Entry-Level, Mid-Range,  
and Advanced,  
DOS vs. Mac

#### DESIGNING MARKETING MATERIAL THAT WORKS

Develop a Design  
Perspective, Basic  
Design Steps





# They Left out Features.... We Left out the **COMMA!!**

## The only thing missing...

is the comma in the price. If you look at the chart on the right you will see prices charged by our competition. All but one contain a comma. **DesignCAD 3D** sells for \$399.00. Period. No Comma!

In order to draw the complex pictures shown below it is desirable to have the following 3D features:

- Interactive design with 3D cursor
- Blending of surfaces
- Boolean operations such as add, subtract, and intersection
- Complex extrusions
- Cross sectioning
- Block scaling
- On screen shading
- Shaded output to printers and plotters

All of these competitors left out one or more of these desirable features in their standard package. They didn't forget the most horrible feature - the comma.

**DesignCAD 3D** offers **ALL** the listed features plus many more!

If **DesignCAD 3D** has the power to create the 3D objects shown below, imagine how it could help with your design project!

**DesignCAD 3D** sells for \$399. We left out the comma. We didn't think you would mind!

### PC MAGAZINE SAYS...

*DesignCAD 3D, the latest feature-packed, low-cost CADD package from American Small Business Computers, delivers more bang per buck than any of its low-cost competitors and threatens programs costing ten times as much. For a low-cost, self-contained 3D package... DesignCAD's range of features steals the show."*

# \$399

AutoCAD rel. 10	\$3,000.00	AutoCAD AEC \$1,000.00	AutoShade \$500.00
CADKEY 3.12	\$3,195.00	Solids \$995.00	IGES translator \$1,995.00
DataCAD with DC Modeler	\$3,990.00	DataCAD Velocity \$2,000.00	
<b>DesignCAD 3D ver. 2.0</b>	<b>\$399.00</b>	<b>NO expensive options!</b>	<b>IGES Free, Shading Free</b>
MaxxiCAD 1.02	\$1,895.00	N/A	
Mega Model	\$995.00	MegaDraw \$195, List \$295, MegaShade \$395	
MicroStation PC 3.0	\$3,300.00	Customer Support Libraries \$1,000.00	
ModelMate Plus 2.8	\$1,495.00	N/A	
VersaCAD Design 5.4	\$2,995.00	N/A	

Source: Byte Magazine

### BYTE MAGAZINE SAYS...

*"At \$399, DesignCAD 3D was the least expensive package we saw, yet it was one of the more powerful. ..Don't be fooled by the remarkably low price, this program can really perform!"*

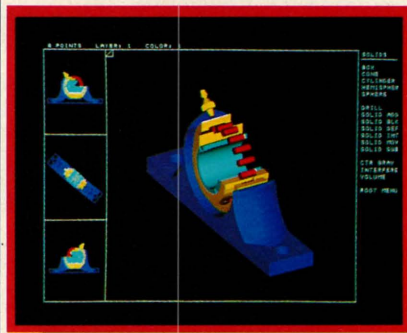
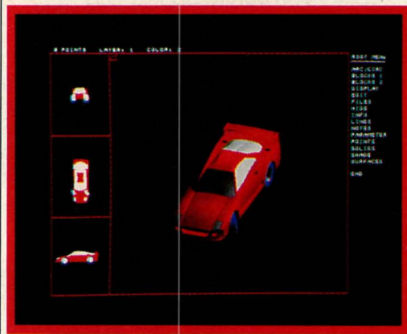
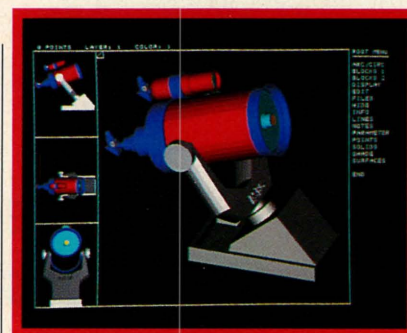
Complete 3-Dimensional design features make it easy for you to construct realistic 3-D models. With full solid-object modeling capabilities you can analyze your drawing to determine the volume, surface area or even center of gravity! **DesignCAD 3-D** even permits you to check for interference between objects! Aeronautical Engineers can now find the center of gravity for a new airplane design with a couple of keystrokes. The Architect can determine the surface area of a roof for decking in a matter of minutes. The Civil Engineer can calculate the volume of a lake or dam in seconds. The Mechanical Engineer will know for sure if certain parts fit together without interference. The uses for **DesignCAD 3-D** are only limited by YOUR imagination!

### HOW DO I GET ONE?

**DesignCAD 3-D** and **DesignCAD 2D** are available from most retail computer stores, or you may order directly from us. If you have questions about which program to purchase please give us a call. All you need to run **DesignCAD 3-D** is an IBM PC or compatible computer with 640 K RAM memory and a hard disk. Both products support most graphics cards, printers, plotters and digitizers. Free Information and a demo disk are available by faxing (918) 825-6359 or telephoning:

## 1-(918) 825-4844

American Small Business Computers • 327 South Mill Street • Pryor, OK 74361 U.S.A.







Computer consultant Margaret Luellen had a problem. Her business, The Computer Literacy Workshop, founded on her dining room table in 1983, was going well, but attracting clients was a constant money- and time-drainer. How could she cultivate the business she needed without getting bogged down with all the details and expenses of traditional promotional strategies?

Luellen's solution: producing her own marketing materials—a newsletter, brochures, a mail-order catalog, print advertisements, and more—using her computer and software.

Now, as one of Houston's leading computer consultants, who counts the likes of Continental Airlines and Exxon among her clientele, she is a firm believer in the benefits of desktop publishing (DTP).

"There is no doubt in my mind that the desktop-published material we produce plays a big part in our success," she says. "For a small business just starting out, DTP lets you circulate top-notch mailers at a fraction of the cost of traditional typesetting and printing. You can also quickly and cheaply update the information you are sending out. If someone calls several firms after thumb-

ing through the yellow pages looking for computer services, I want to make sure my material is the first they get."

If you want to get the word out about *your* business, DTP could be the most effective tool for keeping in touch with the clients you have and

communicating your message to the clients you want.

Desktop publishing is a process of graphic design and production in a computer environment. You can use DTP to control the design and production stages of almost anything that is printed—including the full spectrum of traditional business marketing pieces.

Though each type of promotion is different, in the world of desktop publishing they share common production stages: page makeup, typographic composition, and the creation of camera-ready art.

DTP lets you experiment with layout and formatting styles on your monitor. You can exercise creative control over every aspect of page layout and design. You can review the results before committing to final print production.

Be warned: DTP systems are not cheap and they are not self-starting. They can require a substantial investment in equipment and software—followed by practice, practice, practice.

If DTP usually requires that large a commitment, why not pass all your work to service bureaus and graphic designers? Because, if you can automate any stage of a publishing cycle—saving time and money while retaining publication quality and integrity—you'll probably be a DTP success.

DTP also can offer recurring value. For example, do you need to get marketing material out to clients weekly or monthly? Or do you promote your business regularly? If so, you're probably a good candidate for DTP.

*Leslie Simons is a Seattle-based writer and consultant who frequently contributes to HOME-OFFICE COMPUTING magazine.*

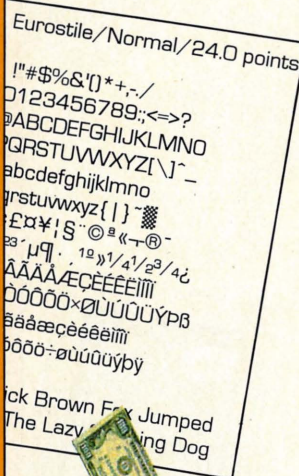


# GAINING

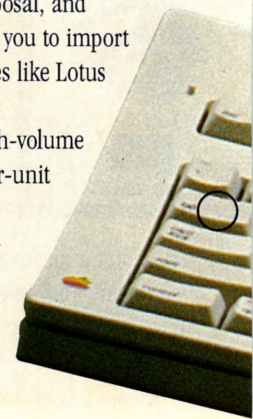
THE  
DESKTOP  
PUBLISHING  
ADVANTAGE



THE  
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• **Fliers:** Designed for high-volume distribution at minimal per-unit cost, fliers are the people's choice for low-budget marketing. Mail-order com-





# Small investment.

# High yield.



FX-1800 12Mhz. -286



FX-1925S 16Mhz. -386SX

Whether it's your first PC, or your latest, you'll find the features you ought to be looking for in these affordable new Panasonic® 286- and 386SX-based systems.

Both systems offer configurations complete and ready to run. With DOS, monitor, high-capacity floppy drive, hard drive and multiple expansion slots. Not to mention built-in graphics for VGA or SuperVGA.

Both systems offer enough memory, speed and flexibility to run business applications as well as your favorite computer games.

Both systems offer several configurations, so you get exactly the computer you want.

And both come with the security of Panasonic's 1-year limited warranty on both parts and labor.

The real value, though, lies in getting the technology you want, from a company you know. That's the Panasonic approach to Office Automation.

For more information on the 12Mhz 80286-based FX-1800 with built-in VGA or the 16Mhz 80386SX FX-1925S with built-in SuperVGA, call toll free: **1-800-742-8086**.

	RAM	Floppy Drive	Hard Drive	Built-in Display Adapter	Mono Monitor	Color Monitor
FX-1800	1Mb	1.44Mb		VGA		
FX-1800MSYSHD	1Mb	1.44Mb	40Mb	VGA	VGA	
FX-1800CSYSHD	1Mb	1.44Mb	40Mb	VGA		VGA
FX-1925S	1Mb	1.44Mb		SVGA		
FX-1925SMSYSHD	1Mb	1.44Mb	40Mb	SVGA	VGA	
FX-1925SCSYSHD	1Mb	1.44Mb	40Mb	SVGA		VGA

*Computers, Printers, Peripherals,  
Copiers, Facsimiles and Typewriters.*

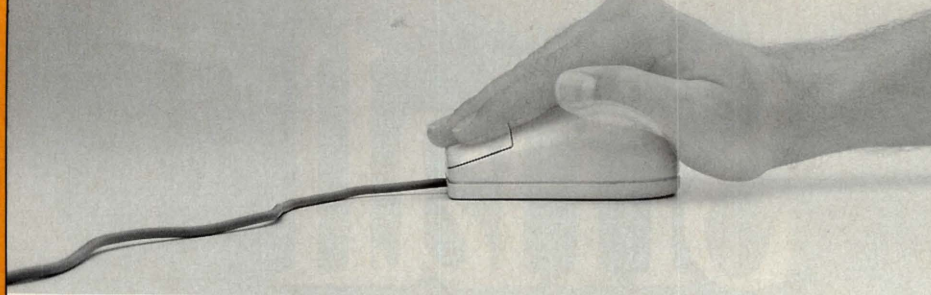
**Panasonic**  
Office Automation 

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VGA is a trademark of IBM Corp.  
© 1990, Panasonic Office Automation.



# GAINING

THE  
DESKTOP  
PUBLISHING  
ADVANTAGE



panies, entrepreneurs, and community groups use single-page, free-distribution fliers to announce new products, special services, and promotional events. They are an inexpensive way to encourage sales leads, reinforce your product image, and remind clients that you exist.

You can develop your own fliers using either DTP or word-processing software. If you're working on a tight budget and can't afford two-color printing, stick with black type, but print on colored, non-standard paper stock.

• **Newsletters:** Small businesses, professionals, and special-interest groups are some of the most enthusiastic newsletter publishers. If you want to consider newsletters as part of a long-range public-relations plan, make sure your newsletters deliver useful information to target audiences on a regular basis.

To project a professional image, keep your design simple. Many businesses prefer a four-page tabloid format. Don't clutter the page with inappropriate artwork, and use no more than two or three typefaces. Because certain graphics and text elements (such as issue dates and column rules) repeat throughout newsletters, look for a DTP program that features master pages.

• **Catalogs:** In the world of mail-order marketing, the catalog is king. In many cases, you can use catalogs to replace retail outlets. This substantially cuts operating costs and increases control over product distribution. Catalogs also let you identify buyers by name, address, and purchase behavior. Some catalogs are extended product lists, requiring no more than a word processor to create them. Others contain all the information a customer needs to make a purchase, including product lists and photos, prices, advertising copy, toll-free infor-

mation, and mail-in order forms.

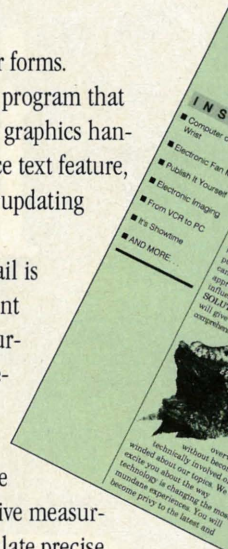
You'll want a powerful program that combines precise text and graphics handling. A search-and-replace text feature, for example, is a must for updating long documents.

• **Direct Mail:** Direct mail is one form of interactive print advertising. Its primary purpose is to inspire an immediate order or inquiry. Consider direct mail when you want to advertise goods or services and receive measurable sales responses, calculate precise advertising cost and income comparisons, and sell to a select audience (identifiable by name, address, and market demographics).

A standard direct-mail package includes a letter, personal note, pledge or response card and, typically some sort of promotional item. Each part of the package offers a chance to repeat your sales message. Use DTP software with the flexibility to design in a variety of formats—from simple postcards to 9- by 12-inch mailing packages.

• **Brochures/Advertisements:** Any business engaged in direct marketing and sales presentations can use a brochure. Brochures are typically six pages or longer. Because they often contain illustrations and color, they have a higher per-unit cost than most business materials. Brochures emphasize personal values and benefits, such as quality service, reliable workmanship, innovative leadership, and industry stability.

Advertisements are advance sales tools. You can use ads to presell products and attract sales leads. Advertisements also promote and position your business by providing news, testimonials, performance comparisons, or special benefits.





# Publish It! in less than an hour.



**PUBLISH IT!—A full-featured, fully integrated desktop publishing powerhouse with word processing, page layout, typesetting and graphics.**

Even if you have no design skills or publishing experience, you can get results in less than an hour with **PUBLISH IT!**

For all its state-of-the-art ability, **PUBLISH IT!** is incredibly easy to learn—refreshingly so. **PUBLISH IT!** combines the familiar GEM User Interface, our Quick-Start Mini-Manual, a full complement of Help Screens, and the practical **WYSIWYG (What-You-See-Is-What-You-Get)** display—all designed to get you up and running in less than one hour!

## SPECIAL FEATURES:

- **GEM User Interface:** It's fast and easy. Pull-down menus, icons, scroll bars and dialogue boxes help you learn and use the program quickly. Your display screen shows you exactly what your final product will look like when you print—**What-You-See-Is-What-You-Get**.
- **Flexible Page Layout:** With your mouse or keyboard, you can overlap, reposition, resize, & reshape the text, columns, graphics. Change your layout or experiment almost effortlessly!
- **Built-in Fonts:** Choose from over 1200 possible type-style combinations! Opt for bold, italic, underlined, light, white, & superscript or subscript characters. Type sizes range from 7 to 72 point.\*\*
- **Premium Quality Printouts:** **PUBLISH IT!** uses a high density printout format that gives you superior quality printouts on your laser or dot matrix printer.
- **Built-in Word Processor:** All the features necessary for everyday word processing, plus most of the sophisticated ones found only in more expensive programs.
- **Text Importing:** Load documents from WORD PERFECT, MICROSOFT WORD, WORDSTAR, WORD WRITER PC, or from any other program with an ASCII text format directly into **PUBLISH IT!**\*
- **Built-in Graphic Toolbox:** Draw lines, boxes, circles, curved corners, and "free-hand" graphics. Plus, choose from a wide variety of built-in line and fill patterns.
- **Graphics Importing:** Directly import graphics from LOTUS 1-2-3, GEM DRAW, GEM GRAPH, GEM SCAN, PC PAINT-

BRUSH, and PUBLISHERS PAINTBRUSH.\* Then crop and size them to fit.

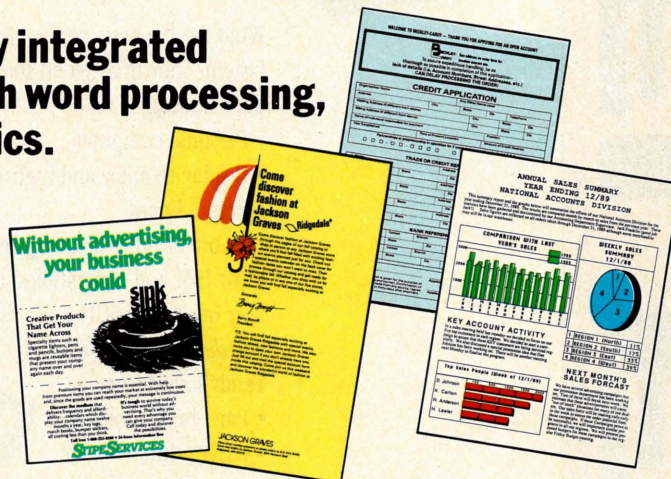
- **Automatic Text Flow and Word Wrap:** Flows text from around graphics: and from column to column on the same page, or carries it over to subsequent pages.
- **Multiple Size Page Views:** View, edit and layout pages at actual, double or half-size.
- **Kerning and Leading**
- **Over 150 Professionally Drawn Graphics & Illustrations.**
- **Plus, you get worksheets, time-saving features, sample documents & more!**

Includes 5¼" & 3½" disks; supports hard drive.

Suggested Retail Price . . . . . **\$199.95**

(Also available for Macintosh and Apple Computers)

At your local dealer or order direct from Timeworks: **1-312-948-9202**.



Here's what the experts say:

"Makes mincemeat out of PFS."

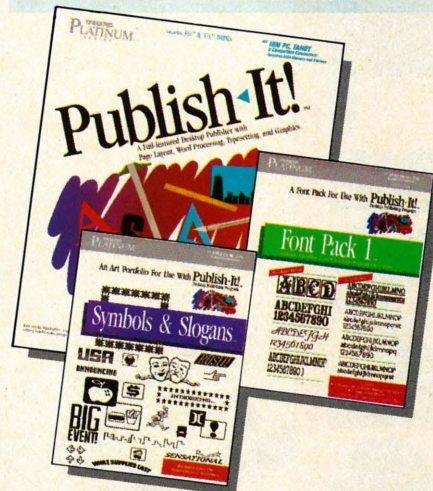
**Personal Publishing**

"Full-featured and easy to use . . . you'll crank out your 1st document in less than an hour."

**PC Magazine**

"... The best! A smooth, seamless performer."

**PC Resource**



- ☐ **Yes! Send me Publish It!, I've enclosed \$199.95 + \$4.70\* (shpg. & handling). Total \$204.65**

I get a full 60 day money back guarantee when I order by mail. Illinois residents add 6.5% sales tax.

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Card Number \_\_\_\_\_

Signature \_\_\_\_\_ Exp. Date \_\_\_\_\_

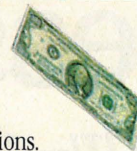
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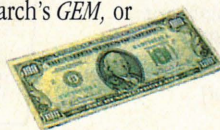


## TIPS FOR EQUIPPING YOURSELF



What are the basic components of a DTP system? Your first system should include the following:

- Personal computer
- Display monitor and high-resolution graphics board
- Mouse or other pointing device
- For IBM and compatibles, a graphical user interface (GUI), such as Microsoft *Windows*, Digital Research's *GEM*, or Tandy's *DeskMate*
- Page-layout software
- Laser printer



No single manufacturer offers all the equipment for your DTP needs. You will find it necessary to combine products. As you test-drive various system configurations, use common sense. Consider each component's cost, performance, reliability, and compatibility. Read reviews of the products you are interested in. Is it fast? Is it easy to master? Decide which features demand top priority — and which features can be sacrificed — to get the results you desire. (*For insight into choosing between an IBM and Macintosh system, see "DOS vs. Mac: Which is Better for DTP?" in this section*)

### ENTRY-LEVEL SYSTEMS FOR DTP

When it comes to business forms, fliers, and general correspondence, typographical control and precise layout tools are not a big priority. An entry-level DTP system gives you the ability to add simple

black-and-white graphics — and visual interest — to a wide range of

office publications.

If you plan to work with an IBM-compatible system, a minimal setup might include the following:

- An 80286, AT-compatible computer with 640K RAM and 20MB hard-disk drive.
- A monochrome or gray-scale display monitor with a VGA graphics card.
- Microsoft *Windows* or other graphical-interface software.
- Basic page-layout programs, such as *Publish-It! Lite* from Timeworks, *Springboard Publisher*, and *PFS: First Publisher* from Software Publishing Corp., which will give you the power you need. Alternatively, word-processing programs with basic layout and drawing tools, such as Microsoft *Word* and *Word for Windows*, *WordPerfect*, or *Ami Professional* from Samna Corp., may also do the trick.
- A high-quality 24-pin dot-matrix printer or a 180- to 200-dpi inkjet printer (like the Hewlett-Packard DeskJet and DeskJet Plus) if you want sharper resolution.

In the Macintosh environment, a basic system for light DTP might include the following:

- A Mac Plus with 1MB RAM and 20MB hard-disk drive.
- Page-layout software, like *Personal Press* from Silicon Beach Software or *Publish-It!* and *Springboard Publisher 2* for the Mac, which are excellent choices. Sophisticated word-processing programs such as *Full Write Professional* from Ashton-Tate and Microsoft *Word* for the Mac let you create text-intensive DTP documents.
- The Apple ImageWriter II fulfills minimum printing requirements, but, as with the IBM-compatibles, inexpensive ink-jet printers, like the Hewlett Packard DeskWriter, will produce sharper results.





# Jumpstart your newsletters.

1	2		
3	4		
5	6	7	

## Inside...

- The 1954 Roadster: last of the lipstick-red lust machines.
- Hood Ornaments: worth more without the car?
- Classic car models: scandal at New Bedford Mint.

## Classic Cars

THE SPRING ISSUE • VOLUME 1 • NUMBER 11

### Found: Henry Benzini's Personal Porsche!

The rarest car and one of the most mysterious men in the world are both in the news again -- more than thirty years after both had disappeared.

It could have been a scene right out of a mystery movie: a deserted barn, at the east fringe of a large country farm in the northeastern-most corner of rural Italy. Abandoned, neglected for years, with no indication that this ramshackle hut could contain anything more than dust, dried out hay, a few rodents and a spattering of petrified cow

chips. Or a '57 Porsche Speedster. And yet, incredible as it may seem, there -- smack on the property of one Flavio Sagittori -- there it was, as plain as day: one of only three experimental models ever built of the car that Augustus Porsche called his personal favorite.

Car Number One, of course, belonged to Porsche himself. Number Two, a gift by Porsche to a boyhood friend from Munich, Heinrich Mueller.

And Number Three? To the everlasting dismay of the master himself, Speedster Number Three was stolen during the infamous Tetracini Auto Show Scandal of 1957. While it never surfaced again the buyer was always believed to be the reclusive Henry Benzini, who is said to have purchased it with the fortune he amassed over the years in trading foreign hubcaps of vintage automobiles. He was last seen in (See PORSCHE, Page 2)



## Events Calendar

- 2/12: Oshkosh Motor Show '90. Wauwatuck High School football field.
- 3/8: Sportscar Day. Music by Mothers of Speed.
- 3/11: Swap Meet. Mixer and Social.

### How designers of the '40s saw the '90s.

We all have visions of what our cars might look like twenty, thirty, or even a hundred years from now: sleek, swept-winged aerial vehicles swooping and gliding over the towering metropolises of the future.

But what about the car designers of a half-century ago? What did they see? In their visions, did they imagine the slick technological marvels we ride in today? The reality of their (See DESIGN, Page 3)

### In Our Next Issue...

Classic Car Etiquette: Rules of the Road



If you've been looking for a fast, easy way to produce terrific-looking newsletters, flyers and reports, we've got just the spark you need. Because now, desktop publishing is a breeze with an innovative new version of the market-leading program from Software Publishing Corporation.

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PFS:First Publisher 3.0. From now on, creating professional-looking publications is a smooth ride.



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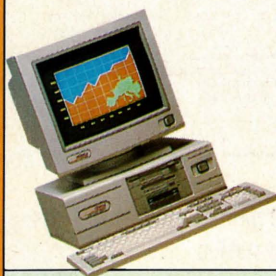
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# SELECTING

TECHNOLOGY  
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## DOS VS. MAC: WHICH IS BETTER FOR DTP?

At current market rates, you can anticipate getting into an entry-level DTP system for under \$5,000. A mid-level system can be assembled for under \$10,000. An advanced color system, with color scanner, high-resolution color monitor, and supporting software, can cost as much as \$30,000.

Expect to pay more for Macintosh technology than for IBM-compatible systems. Why the gap in pricing? In the early days, the Mac's friendly, point-and-click interface won avid fans in graphic design, publishing, and advertising — three expensive, highly

specialized industries. Meanwhile, companies like IBM and Compaq cornered the unglamorous, but vast, market in corporate computing. As the corporate appetite grew, a tsunami of inexpensive compatible machinery swept in to meet demand.

Besides unit pricing, consider the cost of training. The more powerful the systems, the more training you need to use them. On the plus side, Macintosh software shares similar interface features and characteristics. This reduces the time it takes to learn new programs. With graphical user interfaces, like Microsoft *Windows*, however, IBM-compatibles are approaching the friendliness of the Mac.



## MID-LEVEL DTP SYSTEMS

Medium-range desktop publishing covers an extremely wide range of business documents, including sophisticated newsletters, books, and long reports or sales proposals. One- and two-color advertisements and brochures also fall into this category.

If you plan to work with an IBM-compatible system, look for the following:

- An 80386-based computer with a minimum 640K RAM and 40MB hard-disk drive.
- A gray-scale or color monitor with a VGA graphics card.
- Midrange page-layout programs, like *Publish It!*, are extremely affordable and provide a solid range of DTP features.
- A 180- to 200-dpi inkjet printer will give you acceptable output. However, if 300-dpi output will be all you'll ever need, consider upgrading to a full-fledged laser printer, like the products in the Hewlett Packard LaserJet line. Other manufacturers, Canon, Epson, IBM, Okidata, Panasonic, Tandy, and Toshiba among them, offer 300-dpi models, as well.

On the Apple side, a mid-level system might include the following:

- A Macintosh SE with 2.5MB RAM and 40MB hard-disk drive.
- Medium-range software, like *Ready Set Go!* from Letraset USA and *Publish-It!*, give you a great deal of power at a low cost. *QuarkStyle*, a middleweight cousin of the full-blown *QuarkXpress* package, is a great software choice if you want strong template features.
- The Apple LaserWriter IISC, an entry-level laser printer, provides 300-dpi resolution. The QMS PS810 and GCC Business LaserWriter also provide good performance at medium-range cost.

## THE ADVANCED DTP ARENA

Big-league desktop publishing encompasses the design and production of complex, multicolor publications, such as annual reports, magazines, posters, and trade advertising.

On the IBM-compatible side, look for the following:

- An 80386-based computer with a minimum of 1.2 RAM and 80MB hard-disk drive.
- Advanced DTP pros often select big-screen, two-page color display monitors with VGA graphics enhancement.
- Powerful layout software, such as Aldus *PageMaker* and Xerox *Ventura Publisher*, deliver the high-end features you'll need. Sophisticated graphics programs, such as Adobe *Illustrator*, *Corel Draw*, Micrografx *Designer*, and *Arts & Letters* from Computer Support Corp., which let you draw and manipulate digital images, and font-editing software, like *SoftType* from Z Soft, should round out your DTP arsenal.
- A 300-dpi laser printer is fine for proofing draft artwork, but high-end DTP requires higher-resolution printing



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Epson America, Inc.  
2780 Lomita Blvd.  
Torrance, CA 90505  
(213) 539-9140

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580 Winter St.  
Waltham, MA 02154  
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Armonk, NY 10504  
(800) IBM-2468

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(609) 235-2600

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Fort Worth, TX 76102  
(817) 390-3011

Texas Instruments  
12501 Research Blvd.  
P.O. Box 149149  
Austin, TX 78714-9142  
(512) 250-6679

Toshiba America  
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(415) 961-4400

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(206) 622-5500

Altsys Corp.  
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Plano, TX 75074  
(214) 424-4888

Ashton-Tate  
20101 Hamilton Ave.  
Torrance, CA 90502  
(213) 329-8000

Computer Support Group  
2215 Midway Rd.  
Carrollton, TX 75006  
(214) 661-8960

Corel Systems Corp.  
1600 Carling Ave.  
Ottawa, OT K1Z 8R7 Canada  
(613) 728-8200

Digital Research, Inc.  
Box DRI  
70 Garden Court  
Monterey, CA 93942  
(408) 649-3896

Interleaf Inc.  
10 Canal Park  
Cambridge, MA 02141  
(617) 577-9800

Letraset USA  
40 Eisenhower Dr.  
Paramus, NJ 07653  
(201) 845-6100

Lotus Development Corp.  
55 Cambridge Parkway  
Cambridge, MA 02142  
(617) 577-8500

Micrografx Inc.  
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Richardson, TX 75081  
(214) 234-1769

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Redmond, WA 98073  
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Springboard Software Inc.  
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(612) 944-3915

Timeworks, Inc.  
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(708) 948-9200

WordPerfect Corp.  
1555 North Technology Way  
Orem, UT 84057  
(801) 222-5800

Xerox Corp.  
Desktop Software Division  
9745 Business Park Ave.  
San Diego, CA 92131  
(800) 822-8221

Z Soft Corp.  
450 Franklin Rd., Ste. 100  
Marietta, GA 30067  
(404) 428-0008



—from 600 dpi on up. Seek professional image-setting assistance or, if volume justifies the purchase, look at low-range imagesetters from manufacturers like QMS or Varityper.

Also, the majority of professional high-resolution imagesetters are PostScript-driven. A PostScript-compatible printer will not only give you accurate proofs if you are going to an imagesetter but it will also deliver higher quality graphic and typographic output.

Various manufacturers offer PostScript-compatible laser printers, including Apple, GCC Technologies, Qume Corporation, and Texas Instruments.

For Macintosh users, here is a possible workhorse DTP setup:

- An SE/30, IICx, or IICI packed with 8MB RAM and 80MB or 100MB hard-disk drive.
- Professional-level layout programs — like *QuarkXpress*, Letraset *Design Studio*, and Aldus *PageMaker* — plus an array of supporting graphics packages — like Aldus *FreeHand* and Adobe *Illustrator 88* — should make up the base of your software library. You may also want to consider adding color graphics packages, like Adobe *PhotoShop*, font-editing software, like *Fontographer* from Altsys Corp., and image enhancement programs, like *Digital Darkroom* from Silicon Beach Software.
- Enhanced Macintosh monitors with 25-inch screens and 24-bit color-card enhancement should fit the bill for your display needs.
- Again, 300-dpi laser printers are fine for proofing, but high-end DTP performance demands a minimum 600-dpi output.

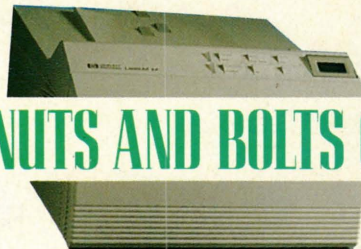
Again, you might consider purchasing a PostScript-compatible printer.

# SELECTING

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## THE NUTS AND BOLTS OF DTP



Desktop-publishing systems open the door to time and cost savings for your business. But they won't "do it all" for you. They won't take out the trash, brew the coffee — or make you an overnight marketing sensation.

To be competitive, your brochure or newsletter must not only read well, it must look good.

How do you give printed materials today's crucial visual impact?

For a start, be thoroughly familiar with your system and software. Know your tools, then know your process. One primary key to DTP success is developing an eye for graphic design.

### DEVELOP A DESIGN PERSPECTIVE

You probably already possess more design sense than you suspect. For example, which letters do you open first in the daily mail? Which magazines grab your eye as you walk by a newsstand and which pages draw you in as you flip through magazines? Which graphic elements — color, type, page size, or paper texture — create this instant sense of curiosity or appeal? When you see a brochure or newsletter that works for you, always try to figure out why. Knowing what you like helps develop your design style and strategy.

When in doubt, remember there's an entire branch of the book publishing industry dedicated to educating and advising DTP designers. You can check your local bookstore and library for relevant books.

### STEP BY STEP: SOME DESIGN BASICS

For each design problem, there's a solution. Each solution is the unique expression of a designer's style and atti-

tudes. As you work with DTP publications, you'll see how various needs, habits, and preferences color your decisions, too.

The way you solve DTP tasks, for example, can depend on your layout software, the publication you're creating, and your previous design experience.

As you develop your personal design style, however, consider some of the following tips and techniques.

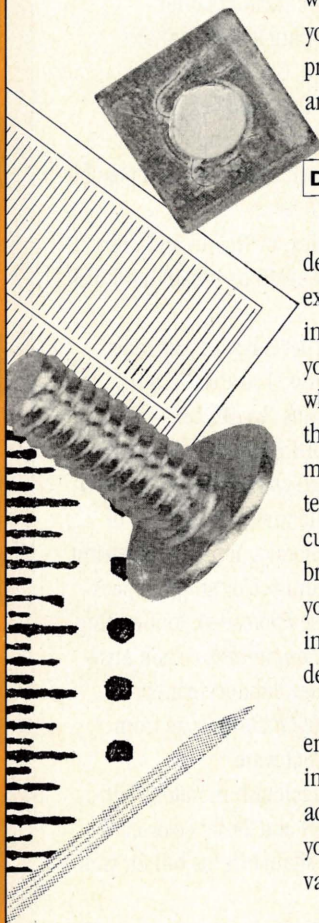
### Design a Layout Grid

**1** Your primary DTP design goal is to emphasize your sales message. You want to lead your reader's eye from one sales point to the next, comfortably and quickly. One of the best ways to establish a visual path — and highlight information — is to set up a layout grid.

A grid is a system of nonprinting vertical columns, horizontal guides, and side, top, and bottom margins.

### Establish Master Pages

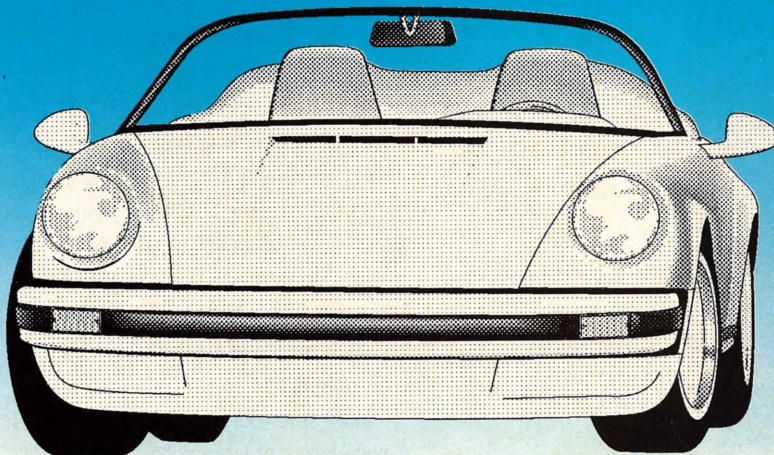
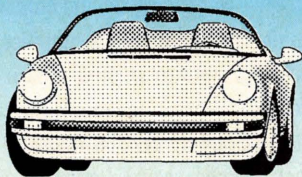
**2** Before you set to work arranging text and artwork, consider setting up master pages. If your layout program has a master, or default, page feature, use it to position all elements that repeat on every page in your document, such as page numbers, page columns, left and right running headers and footers, footnotes, headline placeholders, and a variety of graphic elements, such as borders and rules.





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Actual outline graphic included in The Avagio Publishing System, scalable to any size with no loss of detail. Output generated by a Kyocera F-1000A Laser Printer.

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## Don't Just Take Our Word For It!

### PC Magazine, April 24, 1990

"...the all-in-one low end DTP solution you've been hoping for."

### Computer Currents, April 24 - May 7, 1990 Reviews: PC Product Watch

"Its unique combination of features distinguishes it from other desktop publishing programs designed for the casual user."

### MIS Week, April 16, 1990

"Avagio ... offers high-quality desktop publishing capabilities for inkjet and dot matrix, as well as laser printers-- and it does so for a very reasonable \$299 price."

### PC Week, May, 1990

"...Its graphics features are excellent."

documents on your IBM and dot matrix, inkjet or laser printer. Everything you print will always come out razor-sharp.

## Powerful Design Features

Avagio combines clear instructions with features that make performance quick and easy. Graphics and fonts can be resized with no loss of detail; conversion utilities allow you to use most PostScript graphic files and HP softfont files; 150 graphics and 10 design templates; custom type sizes up to 7" high; a WYSIWYG screen completes this powerful program. Avagio provides all the power and performance you've always dreamed of!

## Breathtaking Special Effects

Avagio's exclusive Mingle™ option lets you control layers of overlapping text and graphics to create spectacular image effects.



## Compatible with Existing Programs

Avagio is compatible with popular word processing programs and graphic programs that use PIC, PCX and TIFF files.



### System Requirements:

IBM PC/XT/AT or compatible computer, with 640 Kb of RAM, hard disk and a mouse. Dual media is provided.



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## Avagio Publishing System:

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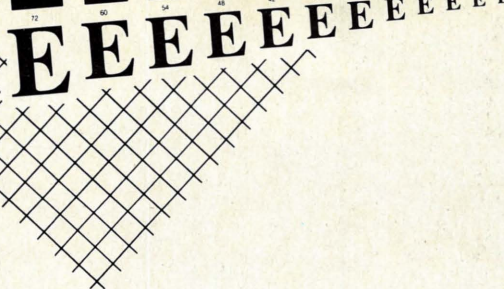
Avagio is the premier desktop publishing system that gives you Macintosh-quality

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# DESIGNING

MARKETING  
MATERIAL  
THAT WORKS



## 3 Prepare Text Files for Importing

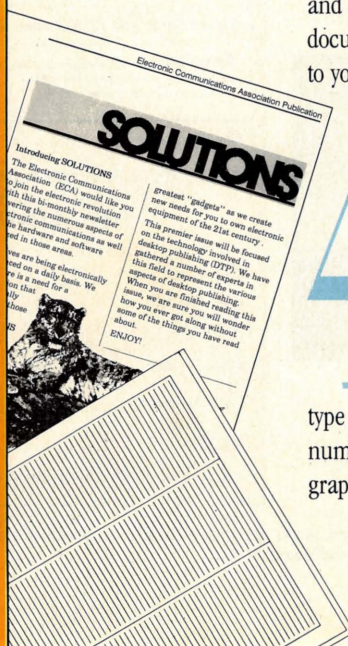
Before you import text files for arrangement on the page, remember that you are using your DTP system to replace traditional typesetting. To make sure your imported text resembles typeset copy as closely as possible, observe these quick DTP word-processing tips:

- Make sure your word-processing and page-layout programs share compatible files. (If not, your word processor should be able to convert files to ASCII format.)
- Use automatic word wrap throughout your file. (Press the return key only where required, for headings, subheadings, paragraph endings, and so on.)
- Avoid underlining and hyphenation.
- Don't use a lowercase letter *l* for the numeral one.
- Don't use the capital letter *O* for a zero.
- Type only one space (not two) between a period and the start of another sentence.
- Also, depending on your system, you may be able to insert "real" open and close quotes, apostrophes, and em dashes in your document before it goes to your DTP program for page design.



## 4 Set up Style Sheets

Style sheets help save production time, because they set standard formatting rules that are used consistently throughout your document. These standards can include various levels of headline typefaces, type sizes and styles, line spacing, the number of characters per line, paragraph indentation, and tab settings.



## 5 Import Graphic Files

Page-layout software generally lets you make four basic modifications to imported photographs and illustrations. You can adjust the image brightness and contrast, and you can resize and crop graphics. Before you resize graphics, check your software manual. Learn the differences between the four basic categories of graphic files (bit-mapped, object-oriented, scanned graphics, and PostScript). Then learn how to resize different files proportionally.

When you don't have the time, the inclination, or the expertise to produce your own graphics, consider an investment in clip art. Clip art offers a variety of ready-made illustrations, drawings, or scanned photo images.

As you build your pages, make an effort to recognize and respect copyright-protected artwork. Remember that most European images (and art published in the United States after 1977) are generally copyrighted for 50 years after the artist's death. Also, clip art on electronic bulletin boards isn't always copyright-free.



## 6 Arrange Page Elements

After you establish a layout grid and import your text and graphics, you can arrange these elements on the page. This arrangement of text and graphics is your page layout. To set off text and graphics and give them visual punch, try adding one or several of these layout devices:

- **Rules, boxes, and borders** are used to separate areas of text (such as headlines and sidebars) and graphics.





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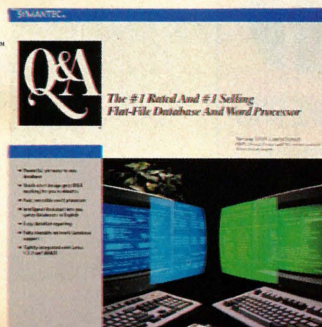
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\*Q&A awards: #1 Corporate Satisfaction PC Week 1/89; Software Digest #1 Network File Manager 1/90 and #1 File Manager 2/88; PC World's World Class 9/88 and 9/89; InfoWorld 9.3 rating 5/88; PC Magazine Editor's Choice '87 and '88, and Technical Excellence 1988. Q&A is a trademark of Symantec Corporation.

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CIRCLE READER SERVICE 54



# DESIGNING

MARKETING  
MATERIAL  
THAT WORKS



• **Tint screens** are panels of fine dot patterns. Applied over text or graphics, they achieve a boxlike effect. Select a certain percentage of dots per inch in the screen to create a range of tinted shades—from pale gray (10 percent) to black (100 percent). Some DTP programs let you format color tint screens as well.

• **Drop shadows** provide backdrops for a variety of graphics, including charts, maps, photographs, or even borders and rules. You can create a drop shadow by selecting a graphic, duplicating it, applying a darker tint or color to the duplicate, stacking the duplicate behind the original, then offsetting the duplicate slightly.

• **White space** is any blank space on your page, including margins, the area between headlines and paragraphs—even the space between individual letters! White space provides a visual resting place for your readers, so be generous with it.

## Experiment with Special Effects

Dropped, raised, and ornamental capital letters can be effective ways to introduce a lead paragraph or break a brochure into different sections.

And an enlarged pair of quotation marks quickly calls attention to product testimonials.

Type is one of the strongest graphic elements in your design toolbox. So don't mix too many typefaces or sizes in one document. And take it easy with italics or bold type. When dealing with special effects, a little emphasis goes a long way.

If you see a really great type effect you want to try, find out whether that specific typeface and font is already resident in your system and printer. If not, find out if the font can be downloaded to

your printer.

Downloadable fonts are typefaces you can purchase and install on a computer's hard disk. When you select a downloadable font via a DTP program, that font is summoned from your hard-disk drive and transmitted to your printer.

Although you don't need a wide number of fonts to create attractive materials, it's good to have a representative selection of the major serif and sans-serif typefaces.

## Special Effects with Laser Printers

Depending on your publication needs, you can regard laser-printer output as draft copy or as camera-ready art. If you are using laser-printer output as camera-ready art, keep the following in mind:

- **At 300 dpi, photos look grainy.**

That's fine if you want "retro" graphic effects, not fine if you need detailed reproduction.

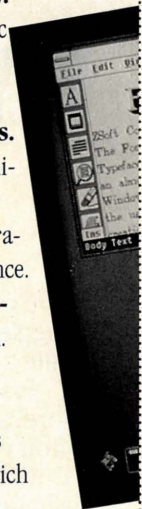
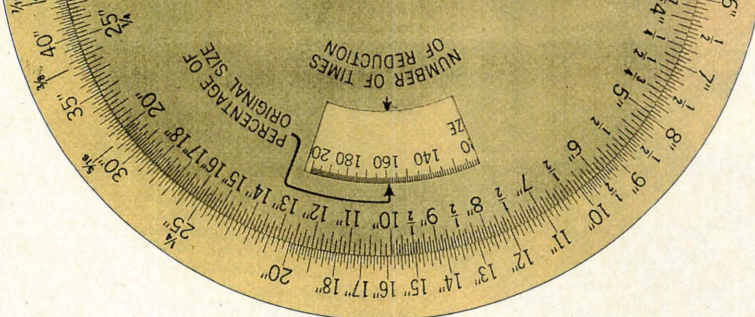
- **Work with bold, serif typefaces.**

Small, thin, curvy typefaces lose definition at 300 dpi. On the plus side, serif type at 300 dpi can give your page a traditional, hand-letter-pressed appearance.

- **Select textured papers in natural colors,** such as ivory or light tan.

Avoid harsh white papers with slick surfaces.

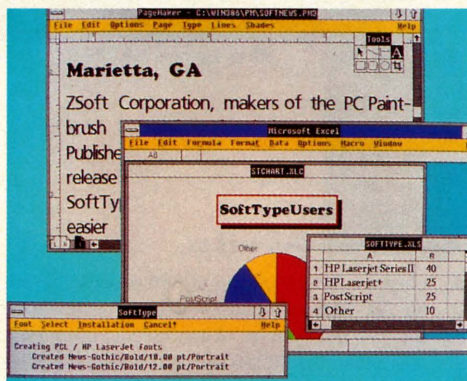
- **Nonstandard page dimensions** help attract attention. Get to know which sizes and dimensions your printer can handle, and know whether it can print horizontally and vertically. ■





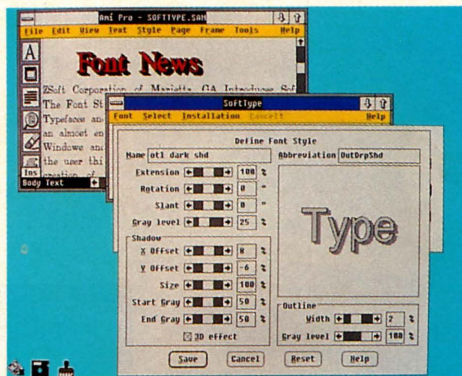
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*Baskerville* Normal

*Baskerville* Normal Italic

**Blippo**

**Bodoni** Bold  
*Bodoni* Normal

*Bodoni* Normal Italic

*Brush-Script*

**Schoolbook** Bold

*Schoolbook* Bold Italic

*Schoolbook* Normal

*Schoolbook* Normal Italic

**Cooper**

*Cooper* Italic

**Courier** Bold

*Courier* Normal

*Courier* Normal Italic

**Europe** Bold

*Europe* Normal

**Flora** Bold

*Flora* Normal

**Future** Bold

*Future* Normal

**Galaxy** Bold

*Galaxy* Normal

**Garamond** Bold

*Garamond* Medium

*Garamond* Medium Italic

*Garamond* Normal

*Garamond* Normal Italic

*Goudy-Old-Style* Bold

*Goudy-Old-Style* Normal

*Goudy-Old-Style* Normal Italic

*Kaufmann* Bold

**Latin-Wide**

*Marriage*

**News-Gothic** Bold

*News-Gothic* Normal

*Old-Town*

*Palamino* Normal

*Palamino* Normal Italic

**Palamino** Semi-bold

*Park-Avenue*

**Roissy** Bold

*Roissy* Normal

**Roman** Bold

*Roman* Bold Italic

**Roman** Extra-bold

*Roman* Extra-bold Italic

*Roman* Normal

*Roman* Normal Italic

**Sans** Bold

**Sans** Heavy

*Sans* Light

*Sans* Normal

*Sans* Thin

*Slogan*

**STENCIL**

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# 386 Power at a 286 Price

BY HENRY F. BEECHHOLD



Packard Bell Force 386SX



Arche Rival 386-SX



Tandy 4016 SX



Micro Express ME 386-SX

## A Comparison of Four 386SX Systems

Like it or not, things change quickly in the personal-computer world. There's always something new to grapple with, to learn about and evaluate. Computers based on the Intel 80386SX microprocessor are hot news at the moment: Industry analysts predict that SXs will outsell all other categories of personal computers this year. If you don't know

what all the fuss is about, here's a quick crash course.

To put it in the simplest terms, a 386SX is faster than any XT-class computer and all but a few AT-class computers. All things being equal, speed is good—but it's not the whole story. A 386SX also facilitates the use of newer types of software and new ways to work. Two reasons.

First, like all 386 microprocessors, the SX is designed to manage extra memory (beyond the MS-DOS limit of 1MB). Many up-to-date software packages require extra memory to function efficiently. Perhaps more important, extra memory—plus program-switching or multitasking software—lets users move quickly between software applications, an efficient work style for people who regularly use several programs.

Second, a lot of new software is being written that will run only on 386 microprocessors and their descendants. Today, most of the available 386-specific packages are sophisticated databases and engineering drawing programs; tomorrow they may encompass all the popular types of software.

The points outlined above are really advantages of the 386 microprocessor design; what about the SX part? The SX advantage is price. Again, in simple terms, the 386SX

chip was designed to put 386 processing into an AT-type computer—without redesigning the whole system. The 386SX chip costs more than the 80286 (around which the AT is built), but the rest of an SX computer is pretty much the same as an AT. The bottom line is that SX systems cost only slightly more than comparably equipped ATs, but offer significant advantages.

Let's take a look at four new 386SX-based systems—each of which received a three-star rating—and see how they compare.

### ABOUT THIS MINIGUIDE

The 386SX-based units reviewed in this guide are from reputable manufacturers.

Price quotes are for systems with a 40MB hard-disk drive (with 28-ms access speed), a 1.2MB 5.25-inch or 1.44MB 3.5-inch floppy-disk drive (your choice), VGA output (8- or 16-bit), MS-DOS 3.3 or higher, and system utilities. Prices for both color and monochrome VGA display systems are listed in the accompanying chart. For more information and evaluations of comparable systems, see the Buyer's Guide to 386SX-Based Computers in the March 1990 issue.

### REVIEWED IN THIS ISSUE

#### Computers:

Arche Rival 386-SX  
Micro Express ME 386-SX  
Packard Bell Force 386SX  
Tandy 4016 SX

#### Printers:

Diconix M150 Plus Ink-Jet  
Fujitsu DL4600 Dot-Matrix

#### Graphics Enhancement System:

Intel Visual Edge

#### Fax Machine:

Epson PriorityFax 3000

Contributing editor HENRY F. BEECHHOLD regularly reviews hardware for HOME-OFFICE COMPUTING.



**Arche Rival 386-SX**

RATING: ★ ★ ★

BASIC SYSTEM PRICE: \$2,590

Arche Technologies, a relative newcomer to the computer industry, delivered its first batch of computers at the end of 1987. Since its debut, the company has earned plaudits for computer design and reliability. The Rival 386-SX typifies the Arche approach: good performance at moderate cost.

Though the Rival's footprint is fairly small, the system has eight expansion slots, two of which are occupied by add-in cards (for the VGA display and input/output).

The front panel includes a keyboard lock, status lights for power and hard-disk drive access, a large, numeric operating-speed display, and a reset button (a feature that should be provided on every computer but, unfortunately, is not). I found the digits on the operating-speed indicator to be so large (one-half-inch high) and bright as to be quite distracting. It was like a beacon that glared at me while I worked. Finally, I put a piece of tape over it.

While the keyboard casing is a bit flimsy, the keys themselves are firm and responsive. There is just the right amount of resistance and click for my fingers.

The Arche Series 14 color VGA monitor (not included) worked well with the generic 8-bit VGA video card that comes with the computer. Graphics and text appeared clean, bright, and sharp, with no noticeable distortion.

The user's guide is well illustrated and easy to read; you should have no problems setting up the system. In addition, there's a crudely printed system-board manual, a somewhat less crude video-card manual,

and MS-DOS and GW-BASIC guides.

For such a young, up-and-coming company, Arche has done an admirable job producing this 386SX-based unit. The Rival 386-SX offers a lot of features at modest cost. It's not the cheapest of its type, but it's a solid performer.

**Micro Express ME 386-SX**

RATING: ★ ★ ★

BASIC SYSTEM PRICE: \$1,519

Micro Express is a growing mail-order company that has survived in the marketplace by offering high-performance products at remarkably low prices (although no discounts are available). At an astonishing \$1,519 for a basic system (a monitor is extra), the ME 386-SX is well worth considering.

You can purchase the ME 386-SX with either an enhanced AT-style keyboard or a Chicony track-ball keyboard (there's no extra cost and it's supplied with its own software). Neither keyboard has the right combination of resistance and click for my taste, but after all, this is subjective. Although I do like the idea of a built-in track ball, the activation buttons on this one are inconveniently located below the spacebar.

The 16-bit video card and color VGA monitor (not included) produced first-rate results—blazing, bright colors and sharp text. The VGA card takes advantage of the computer's high-speed bus and blasts full-color graphics onto the screen almost instantaneously.

Documentation is mediocre; it certainly does not match the quality of the equipment. In fact, much of the information in this three-ring manual applies to Micro Express computers in general, covering things like

installing expansion boards. There is another small manual included that particularly pertains to the ME 386-SX. Again, it's not outstanding.

Speed, price, and practicality are what counts in any system—the ME 386-SX included. This unit was a pure pleasure to use. Check it out.

**Packard Bell Force 386SX**

RATING: ★ ★ ★

BASIC SYSTEM PRICE: \$3,595

Packard Bell is one of the largest manufacturers of computer systems, monitors, add-in cards, printers, modems, and fax equipment in the United States. Its attention to customer needs is apparent as soon as you rip open the Force 386SX box—among the manuals and guides, you'll find a videotape that explains the process of setting up and using your new computer system. A thoughtful idea.

This unit comes equipped with two floppy-disk drives—a 1.2MB 5.25-inch and a 1.44MB 3.5-inch. The 5.25-inch drive sits in the usual horizontal position, but the 3.5-inch drive is vertically mounted—an arrangement that allows for a more compact enclosure. The horizontal arrangement of the expansion slots also helps save space. Even so, this computer is fairly large.

The display quality (VGA is built onto the motherboard) is up to par with that of the other units reviewed here. The keyboard is sensitive and requires only a light touch (a bit too light for my taste), but there is a smidgen of clickback.

For newcomers to computing, the Force 386SX is an ideal system for both documentation (including the videotape) and soft-

## A SIDE-BY-SIDE COMPARISON OF FOUR 386SX-BASED SYSTEMS

All systems reviewed run at 16 MHz (with 0 wait states) and include a floppy-disk drive (your choice of either 5.25-inch 1.2MB or 3.5-inch 1.44MB), a 40MB hard-disk drive (with 28-ms access speed), VGA output (8-bit or 16-bit), MS-DOS 3.3 or higher, and system utilities. To get total system price, add the price for the display system of your choice to the basic system price. All systems should be available at discounts of 20 to 35 percent, except the Micro Express (sold direct only) and the Tandy.

	Arche Rival 386-SX	Micro Express ME 386-SX	Packard Bell Force 386SX	Tandy 4016 SX
<b>Rating</b>	★ ★ ★	★ ★ ★	★ ★ ★	★ ★ ★
<b>Basic System Price</b>	\$2,590	\$1,519	\$3,595 <sup>3</sup>	\$2,768 <sup>4</sup>
<b>Display System:</b> VGA Color	\$640	\$455	\$699	\$629
VGA Monochrome	N/A	\$149	\$219	\$200
<b>Memory</b> (Standard/Maximum) <sup>1</sup>	1MB/8MB	1MB/8MB	1MB/4MB	1MB/4MB
<b>Available Expansion Slots</b>	6 AT	5 AT, 1 PC	4 AT, 1 PC	3 AT
<b>Ports</b>	1 P, 2 S, 8-bit VGA	1 P, 2 S, 16-bit VGA	1 P, 2 S, M, 16-bit VGA	1 P, 1 S, M, 16-bit VGA
<b>Dimensions</b> (in inches)	17.1 by 16.5 by 6.1	14.5 by 16.5 by 6.5	17.7 by 16.3 by 6.3	15 by 15.5 by 6.5
<b>Additional Software Included</b>	Fastlane	None	Works, DOS Manager, SideKick	None
<b>Warranty</b> (in months)	24	15 <sup>2</sup>	12 <sup>5</sup>	12

**NOTES:** 1. Maximum amount of memory that can be added to the motherboard. 2. 30-day money-back guarantee. 3. Price includes both 5.25-inch 1.2MB and 3.5-inch 1.44MB floppy-disk drives. 4. System comes standard with a 3.5-inch 1.44MB floppy-disk drive; a 5.25-inch 1.2MB drive is optional. 5. Includes 4 months of on-site service.

**KEY:** AT = 16-bit; M = mouse; N/A = not available; P = parallel; PC = 8-bit; S = serial

**MANUFACTURERS:** Arche Technologies, Inc., (415) 623-8100; Micro Express, Inc., (714) 852-1400; Packard Bell, (818) 773-4400; Tandy Corporation, (817) 390-3011



Manifest and QRAM—two more examples of Quarterdeck's commitment to mining the most productivity out of the PC and software you own today.



# in your PC. tools can mine it for you.

## Introducing QEMM 50/60 Version 5.0

QEMM (Quarterdeck Expanded Memory Manager) 50/60 is the gold standard in memory management for the IBM PS/2™ series 50 and 60. It works with IBM's Memory Expansion Option, Expanded Memory Adapter/A and compatible memory boards.

It supports all three specifications for expanded memory: EMS 4.0, EMS 3.2 and EEMS memory so you can run all expanded memory programs.

And it also works with Microsoft's XMS specification, in case you want to use Windows.

QEMM lets you use memory locations between 640K and 1024K to run TSRs, mouse and network drivers, DOS resources and MCA adaptors. That means you can gain up to 130K of memory space below 640K for your programs.

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QEMM 50/60 is priced economically. It's the biggest boost you can give your PS/2 for the price.



QEMM and DESQview let you multitask and window with the programs you know and use today.

## Introducing QEMM 386 Version 5.0

QEMM 386 can expand the memory of all 386-based computers, including PCs with 80386 upgrade boards. It makes your memory compatible with EMS 4.0, EMS 3.2 and EEMS memory without having to add special hardware. It's compatible with protected-mode programs (like 1-2-3 Release 3, IBM Interleaf and Paradox 386) using DOS extenders compatible with the Quarterdeck/Pharlap VCPI spec.

QEMM also works with Microsoft's XMS spec to extend memory for Windows users.

QEMM gives you maximum control over your memory between 640K-1024K. It can find unused memory nuggets as small as 4K and use them to free up room for programs to use.

QEMM 386 even monitors how your programs use memory while they're running. Then it shows you where there's additional memory you can use. It even measures which parts of your memory are fastest and 'decides' how to use them for better performance. In action, it's easy and fun—almost like having an *artificial intelligence* program to help tune up your PC.

All these capabilities add up to greater performance at a very low cost. And QEMM lets you go for the gold without having to become an expert on the PC memory puzzle.

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## A few words about DESQview

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From Manifest to QRAM, QEMM and DESQview, Quarterdeck helps you mine the most from the software and PC you have today.



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### System Requirements

**Manifest:** 8088, 8086, 80286 80386 and i486 PCs & PS/2s  
**QRAM:** 8088, 8086, 80286 PCs. Use of high memory is only available when PC has EMS 4 or EEMS expanded memory or Chips & Technologies shadow RAM.

**QEMM 50/60:** 80286-based PS/2s and compatibles with IBM PS/2 80286 Memory Expansion Option, IBM PS/2 80286 Expanded Memory Adapter/A or compatible.  
**QEMM-386:** 80386-based PCs and PS/2s and PCs with 80386 add-in boards.

### Trademarks:

IBM, PS/2: IBM Corporation; PC Tools: Central Point Software; 80386, i486: Intel Corporation; Microsoft: Microsoft Corporation; 1-2-3: Lotus Corporation; Paradox: Borland; Chips and Technologies: Chips and Technologies

# Quarterdeck

Quarterdeck Office Systems

150 Pico Boulevard, Santa Monica, CA 90405 (213) 392-9851 Fax: (213) 399-3802



ware (which includes Microsoft *Works*, Borland *SideKick*, and Spinnaker *DOS Manager*). But the big attraction will be the computer's high level of performance. With discounted prices around \$1,595, this system is a good buy.

#### Tandy 4016 SX

RATING: ★ ★ ★

BASIC SYSTEM PRICE: \$2,768

Tandy has more microcomputer experience

than any other company still in the business. Its latest 386SX entry, the 4016 SX, offers good looks and performance in a small package.

In addition to a 1.44MB 3.5-inch floppy-disk drive (you don't have a choice here, but you can purchase a 1.2MB 5.25-inch drive separately), the elegantly plain front panel sports a power switch with an indicator light and a reset button. The expansion slots are arranged horizontally to save space. The disadvantage of a small-footprint unit such as this is its limited expansion

capability. But this shouldn't prove to be a problem if you don't need more than three add-in cards.

The 4016 SX keyboard is well made and offers just the right amount of resistance and click. Perfect. The built-in VGA circuitry performs satisfactorily—you get clear text and bright graphics.

The Tandy 4016 SX is a respectable performer built by a well-known, reliable company. As with all other Tandy/Radio Shack products, no discounts are available, except during special promotions.

## A Pair of Printers; A Fancy Fax; A Complex Graphics System

### Lightweight Mac Printer Does Heavyweight Job

#### Diconix M150 Plus



Traveling companion for the Macintosh Portable

RATING: ★ ★ ★

**AT A GLANCE:** Virtually silent portable ink-jet printer for the Macintosh; produces high-quality output with the help of included firmware.

**DOCUMENTATION:** Clear and well illustrated.

**SETUP:** Printer setup is simple; installing firmware is more challenging.

**EASE OF USE:** Easy.

**VALUE:** No bargain, but priced within reason.

**SUPPORT:** Good and getting better (as Kodak gains experience in the Macintosh world).

LIST PRICE: \$699

MANUFACTURER: Eastman Kodak Co., 901 Elmgrove Rd., Rochester, NY 14650; (716) 724-4000

TYPE: Plain-paper thermal ink-jet

HARDWARE REQUIREMENTS: 1MB Macintosh; System 6.0.2 or later

PRINT SPEED: Depends on font and type size

GRAPHICS RESOLUTION: 192 by 192 dots per inch

FONTS: Courier, Helvetica, Times, Symbol (all scalable)

PAPER HANDLING: Continuous-form tractor feed or single-sheet friction feed

PAPER WIDTH: 9-inch paper; 7.1-inch maximum print width

BUFFER: 2K

OPTIONS: Stand (\$16); carrying case (\$30); Adobe fonts (various); ink cartridges (\$14)

DIMENSIONS: 10.8 by 6.5 by 2 inches

WEIGHT: 3.75 pounds (with batteries)

WARRANTY: One year

Tiny and lightweight, Kodak's Diconix M150 Plus ink-jet printer makes an ideal traveling companion for any Macintosh computer. It runs on a set of rechargeable batteries that tucks right into the platen, and it fits nicely inside most Mac cases, which gives on-the-go Mac users a convenient alternative to the hefty ImageWriter.

To improve the already good ink-jet output, Diconix has bundled the M150 Plus with the firmware utility *Adobe Type Manager (ATM)*. This combination promised

near-laser-quality performance, and I was eager to try it out.

Setting up the printer was a breeze; it took less than 15 minutes. Installing *ATM*, though, took longer and was trickier. Setting up *ATM* to run on a floppy-based system is tougher still, requiring a bit of juggling to get everything you need onto one start-up disk. The manual gives several hints and tips to help handle this situation.

The manual is outstanding: nicely organized, well written, and abundantly illustrated. The 800 technical-support number is printed in several places. Kodak's technical-support staff promptly answered my calls and responded to my questions the next day.

The printer's performance is impressive. Output on standard bond paper is dark and even. The solvent-based ink dries almost instantly and is quite water resistant, so smudging and smearing should not be a problem. And this printer is quiet; the only noise comes from the print-head drive.

*Adobe Type Manager* produces high-quality printer and screen output of virtually any size from PostScript font outlines. Although it has a reputation for glitches, *ATM* worked very well in my tests. Text output (from *MacWrite II*) was excellent (with just a slight trace of "jaggies" to distinguish it from laser output). Object-oriented graphics (from *MacDraw II*) also came out looking great—better than I expected.

So, what are the trade-offs? The primary one is speed. In its highest-quality mode



(called Quality), the M150 Plus is quite a bit slower than an ImageWriter. Draft mode is quick, but output is light and ragged. There is an in-between mode, called Near-Letter Quality (NLQ), that should be fast enough for most users. Frankly, I couldn't tell the difference between NLQ and Quality.

Another trade-off is the 7.1-inch limitation on print width. This might pose a serious problem if you plan to use the M150 Plus to print drafts of work that will eventually be output to a LaserWriter, which has an 8-inch maximum width. Kodak is now shipping an upgraded printer driver that gets around this problem—not by enlarging the size of the print area but by proportionally reducing or enlarging your output. (Your draft will be slightly smaller and have larger margins than the final copy, but the layout and page breaks will remain constant.)

Overall, the M150 Plus is a fine product. At \$699, it's a bit pricey, but *Adobe Type Manager* has a list price of \$99, so the street price of the M150 Plus should be reasonably close to that of an ImageWriter with *ATM*. In addition to being great for travel and ideal for a college dorm, apartment or other places in which space saving and quiet operation are important, it is a viable choice for business users whose budgets won't stretch to cover a laser printer, but who need better output than an ImageWriter provides.

—CHARLES H. GAJEWAY

### About Our Reviews and Ratings

Every month we take an in-depth look at new computers, computer peripherals, and other home-office hardware, such as fax machines, telephones, and copiers. We concentrate on products we believe will be of value to our readers—productive tools for the home- or small-business environment.

Each product is evaluated on its performance, features, documentation, setup, ease of learning and use, versatility, availability, warranty, support, and value. HOME-OFFICE COMPUTING's technical editors then assign an overall rating on a scale of zero to four stars:

○	Poor	★★★	Very Good
★	Fair	★★★★	Excellent
★★	Good		

These ratings also reflect extensive use and testing of the equipment by our expert reviewers working in their own home offices.

### Note on Hardware Requirements:

Any product listed as requiring an IBM PC/XT/AT or compatible should also work with an IBM PS/2 Model 25, Model 30, or Model 30 286.

## Luxury Dot-Matrix Model

### Fujitsu DL4600



*Fujitsu's DL4600 is built to go the distance.*

**RATING:** ★ ★ ★

**AT A GLANCE:** High-priced, heavy-duty printer; offers good speed and handsome output.

**DOCUMENTATION:** Excellent.

**SETUP:** Simple.

**EASE OF USE:** Outstanding control panel; less than outstanding paper handling.

**VALUE:** Fair to good.

**SUPPORT:** Prompt, courteous, and toll-free—12 hours a day.

**LIST PRICE:** \$1,650 (color model, \$1,850)

**MANUFACTURER:** Fujitsu America, Inc., 3055 Orchard Dr., San Jose, CA 95134-2017; (408) 432-1300

**TYPE:** Wide-carriage, 24-pin impact dot-matrix

**RATED PRINT SPEED, DRAFT (AT 10 CHARACTERS PER INCH [CPI]):** 400 characters per second (cps)

**RATED PRINT SPEED, NEAR LETTER QUALITY (AT 10 CPI):** 111 cps

**GRAPHICS RESOLUTION:** 360 by 360 dots per inch

**FONTS:** Draft, Courier (10 cpi), Prestige Elite (12 cpi), Boldface Proportional, Pica (10 cpi)

**EMULATIONS:** Epson LQ-2500, IBM Proprinter XL24, Fujitsu DPL24C Plus

**PAPER HANDLING:** Push tractor (rear feed), single sheet (top feed), optional push tractor (bottom feed or front feed with optional front-path stand)

**PAPER WIDTH:** 4.5 to 16.5 inches (continuous form); 4 to 16.5 inches with optional sheet feeder

**BUFFER:** 32K

**INTERFACES:** Parallel and serial

**OPTIONS:** Cut-sheet feeder (\$315, single bin; second and third bins, \$175 each); pull tractor (\$160); 7 font cards (\$50 to \$145); front-path stand (\$80); long-life ribbon (\$30)

**DIMENSIONS:** 23 by 15 by 7.5 inches

**WARRANTY:** One year

The Fujitsu DL4600 can be thought of as the Mack truck of dot-matrix printers. It's big, heavy, expensive (priced higher than several popular laser models), and is built to last about 10 years short of eternity. This is a printer for an office with serious dot-matrix needs—high volume, multipart forms, labels, wide paper. Like many high-

ticket appliances, it has numerous luxury features that bolster its value.

My favorite feature is the two-line 24-character LCD control panel that tells you everything you need to know about the printer's operation and allows you to effortlessly set all of its operating parameters through a comprehensive, multilevel menu system. In addition to the plain-English text display, there are three status lights and seven control buttons. For my money, this supersmart control panel is the standard by which to judge them all. Most impressive.

This machine does not disprove the rule that dot-matrix printers don't print as fast as their ratings lead us to expect. The way I tested it—printing text at 40 characters to the line, double-spaced—the Fujitsu printer achieved only about one-half the rated speed. Having said all that, however, I must point out that this is about as fast as dot-matrix printers get—until you get to true industrial-strength models designed for round-the-clock production.

Thanks to the heavy construction and sound-dampening cover, the noise level is among the lowest of the current crop of similar printers. The well-illustrated, wire-bound user's manual is printed in two colors, and must be rated among the best.

While this printer's paper handling was generally smooth and sure, it did on rare occasions bunch up tractor-fed fanfold paper when form feeding—not something one wants to encounter in a luxury model.

Although we can't expect an impact dot-matrix printer to match laser quality (an almost inevitable comparison these days), this one's output is outstanding. With a selection of five typefaces, this printer is well equipped to handle the kinds of printing tasks most offices require. The large selection of available font cards and other accessories make this an uncommonly versatile printer that promises low maintenance costs and an ultralong life. Remember, too, that the list price is far higher than what you'll have to pay.

—HENRY F. BEECHHOLD

## Graphics-Enhancement System Falls Short

### Intel Visual Edge

**RATING:** ★ ★

**AT A GLANCE:** Greatly speeds up printing of TIFF halftone images, with occasional, but unpredictable, resolution boost.

**DOCUMENTATION:** Good to excellent.

**SETUP:** Physical installation is tricky; software setup is simple.

**EASE OF USE:** Achieving best output quality requires much trial-and-error experimentation.

**VALUE:** Questionable; depends on your needs.

**SUPPORT:** Poor. Useful information available by fax.



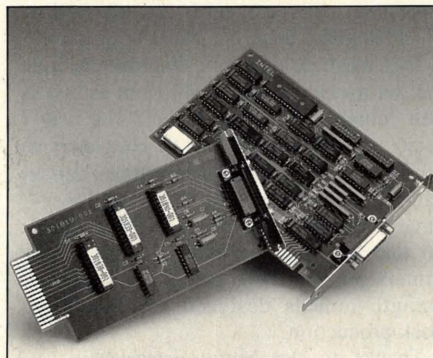
**LIST PRICE:** \$695 (MicroChannel version, \$895)

**MANUFACTURER:** Intel Corp., 5200 NE Elam Young Pkwy., Hillsboro, OR 97121; (800) 538-3373; (503) 629-7354

**HARDWARE REQUIREMENTS:** 80286- or 80386-based MS-DOS computer with one free expansion slot, at least 1MB of EMS memory, and hard-disk drive; HP LaserJet Series II printer

**SOFTWARE REQUIREMENTS:** DOS 3.0 or later

**WARRANTY:** Five years



Intel's Visual Edge aims at improving laser-printed reproductions of photographs.

Intel's Visual Edge system, a tool for desktop publishers, is designed to improve both the appearance and the printing speed of laser-printed graphics made from scanned photographs. If the product truly fulfilled its promise, it would answer the prayers of desktop publishers everywhere.

I worked with the Visual Edge for several weeks. While I found that it speeds up printing significantly, it made me work hard to get any quality improvement, which it did only in certain circumstances—and far less often than I would wish.

The Visual Edge is a hardware-software system comprising several pieces—plug-in cards for the computer and printer, and a special cable—plus utility software. To use it, you need a computer with either a 286, 386, or 486 processor, a hard-disk drive with roughly 2MB of free space, and plenty of expanded memory. (The size of the image you can print is directly proportional to the amount of free expanded memory available.) A 300-dot-per-inch (dpi) laser printer (preferably the HP LaserJet Series II, the only printer fully compatible with the Visual Edge) is required.

Hardware installation was a bit of a struggle—because of the design of the LaserJet, not the Visual Edge board. Intel's clear, well-illustrated manuals provided some genuinely helpful advice on this problem.

To test the product, I used a flatbed scanner set at 300-dpi resolution to produce both IMG and TIFF versions of several black-and-white photographs, which I then printed out (with and without the Visual Edge sys-

tem) through two different software packages: *Ventura Publisher 2.0* and *WordPerfect 5.1*.

With IMG files, the Visual Edge was a total washout. My IMG files actually printed more slowly with the Visual Edge than without it, and I could discern no improvement in resolution. With the TIFF files, however, the Visual Edge speeded up printing severalfold—a definite boon. For example, one 5.5-by-4.25-inch image that took 80 seconds to print in *Ventura Publisher* without the Visual Edge printed in 24 seconds with the system. Not all results were this dramatic, but I did get a speedup from the Visual Edge for all TIFF files.

The results on quality for TIFF images were better but still disappointing. With occasional exceptions, I could see little difference between the prints made from TIFF files with and without the Visual Edge. For what it's worth, results were better with *Ventura Publisher* than with *WordPerfect*.

Anyone who has worked a lot with computer-generated, laser-printed graphics knows that they are the products of a complex set of interacting factors. Each piece of equipment—scanner, scanning software, output software, and, in this case, the Visual Edge system—influences the final result. The only way to find out what works best with a particular image is to experiment . . . experiment . . . and experiment.

Even keeping this in mind, after working extensively with the Visual Edge, I conclude that this product is suited to a very narrow spectrum of users: serious desktop-publishing professionals who need the best possible quality for scanned photographs that can be squeezed from a 300-dpi laser printer. For such people, any improvements other than speed will be hard won, after much time, patience, and trial and error.

—EVA J. BLINDER

## Top-Notch Fax

### Epson PriorityFax 3000



The Epson PriorityFax 3000 cures paper curling.

**RATING:** ★ ★ ★

**AT A GLANCE:** Feature-packed fax machine with a 28-page memory. Handles paper well. Strangely, it has no on/off switch.

**DOCUMENTATION:** Straightforward; easy to read.

**SETUP:** Simple.

**EASE OF USE:** Worked without any difficulties; excellent.

**VALUE:** Excellent price for this full-featured unit.

**SUPPORT:** Good; very helpful.

**LIST PRICE:** \$1,800

**MANUFACTURER:** Epson America Inc., 2780 Lomita Blvd., Torrance, CA 90505; (213) 539-9140

**COMPATIBILITY:** Group 3

**RESOLUTION:** Standard (203 by 98 dots per inch [dpi]); fine (203 by 196 dpi)

**GRAY SCALE:** 16 levels

**MAXIMUM SCANNING WIDTH:** 8.5 inches

**RECORDING PAPER LENGTH:** 98 feet

**MAXIMUM TRANSMISSION SPEED:** 9600 bits per second

**FEATURES:** Polling, broadcasting, delayed transmission, 5-page automatic document feeder, automatic paper cutter, 40-number autodialer (fax or voice), 28-page memory, remote operation

**DIMENSIONS:** 16.5 by 11 by 4.7 inches

**WARRANTY:** One year

The Epson PriorityFax 3000 is a small, full-function fax machine with a long list of useful features.

The unit addresses the problem of curling fax paper by adding a metal strip to the end of the paper path. This guide flattens pages as they exit the machine so that they don't roll up. Smart idea. Pages are then fed into a paper tray, which can either lay flat on your desktop or hang over the edge. It's a joy to remove a neat stack of paper from the tray rather than having to pick up a scattered pile from the floor. Epson has done an admirable job addressing the paper-handling difficulties associated with fax machines.

Aside from details like automatic document feeders and paper cutters, I believe that memory is emerging as one of the most important fax features—more of a necessity than an extra. Memory ensures that an incoming document is fully received if, by chance, your fax machine runs out of paper. It also enables you to run a document through the system and store the data for transmission at a predetermined time. The PriorityFax 3000 can store 28 pages of text in its memory.

The only fault I can find with the PriorityFax 3000 is that it doesn't have an on/off switch. When you plug in the unit, it's ready to go. Maybe I'm being picky, but I feel better knowing that I can turn off expensive electronic equipment when I leave my office for long periods of time. That aside, the Epson PriorityFax 3000 is a top-notch performer.

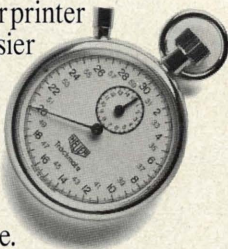
—STEPHEN MILLER



# "HOW MUCH MORE PRODUCTIVE WOULD YOU BE IF YOUR LASER PRINTER WERE UP TO 50 TIMES FASTER?"

You could print graphics in 20 seconds instead of five minutes or a 72-page manual in 10 minutes instead of over an hour.

A faster laser printer would make it easier for you to meet deadlines or to have more time for experimenting with layouts, graphics and type.



In short, a faster printer would make you more productive.

That's why Gradco's TurboPrint™ controller is one of the most important productivity tools you can own.

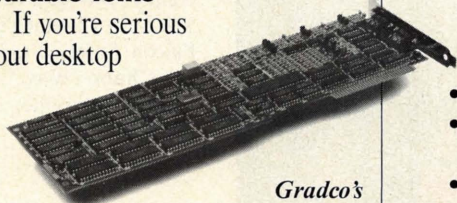
## **Get ultrafast speed with Gradco's TurboPrint controller**

Gradco's TurboPrint controller turns your laser printer into a speed demon that outputs 25 to 50 times faster than normal from Windows™ and Harvard™ Graphics...from Ventura Publisher™ and Aldus PageMaker®...from WordPerfect® and Microsoft® Word™...and when printing PostScript® files.

In fact, Gradco's TurboPrint is the fastest printer controller on the market.

## **Get 35 high-speed, scalable, rotatable fonts**

If you're serious about desktop



Gradco's  
TurboPrint controller

publishing, or if you want to inject drama into reports and presentations, Gradco's TurboPrint controller provides 35 scalable, rotatable fonts (228 characters each). It also accepts and prints scalable fonts from the large Bitstream® type library.

## **Get 2.5 MB of added memory**

Gradco's TurboPrint controller comes standard with 2.5 megabytes of additional memory to handle multiple fonts, complicated graphics and complex pages.

## **Get certified PostScript language compatibility**

ConoScript™ TurboPrint's language interpreter, is based on Conographic® technology. It is licensed from Adobe Systems Inc. and is certified fully compatible with the PostScript language.

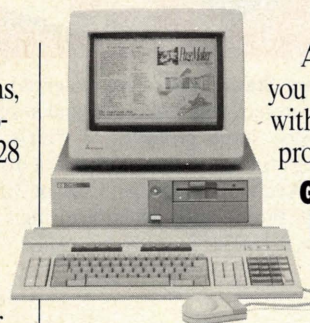
## **Get the best price on the market: only \$1,195**

Ordinary accelerator boards often cost as much or more than you paid for your laser printer.

Gradco's TurboPrint controller, on the other hand, costs only \$1,195.

It also offers you:

- Windows 2.0 & 3.0 support
- HP® LaserJet™ II & III compatibility
- Enhanced fonts
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And it pays you back... with higher productivity.

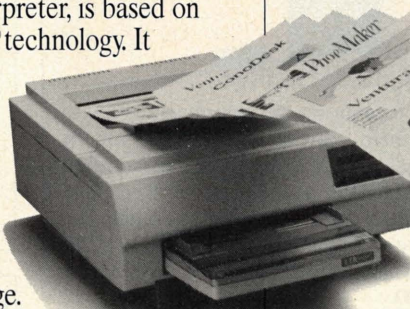
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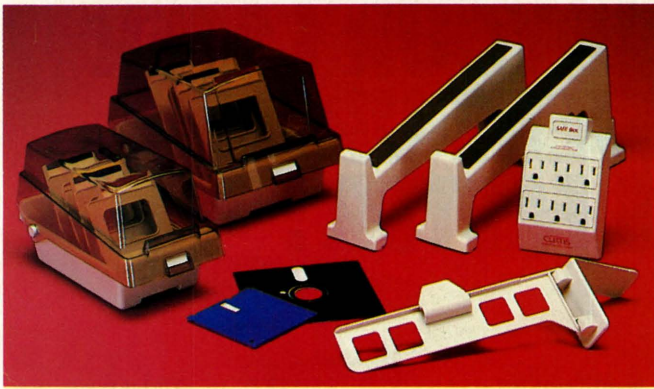
7 Morgan  
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Gradco is the world's largest independent producer of paper handling devices for computer printers and copiers.



# OFFICE ESSENTIALS

BY MARIE ALVICH-LOPINTO



**Computer Accessory Starter Set.** Five essential accessories from Curtis to help you protect your computer and save desktop space: a six-outlet SAFE-Bloc surge protector, a Curtis Clip copyholder, universal printer legs for holding any printer, a disk file, and a disk-drive cleaning kit. Available for either 5.25- or 3.5-inch floppy-disk drive systems. \$60. From Curtis Manufacturing Co., Inc., 30 Fitzgerald Dr., Jaffrey, NH 03452; (603) 532-4123.



**Your Partner in Grime.** *Glass Mates* premoistened wipes are great for cleaning monitor and TV screens as well as windows, mirrors, appliances, desktops, and keyboards. \$2.59 for a container of 20. From Lehn & Fink Products Group, Sterling Drug, Inc., 255 Summit Ave., Montvale, NJ 07645; (201) 573-5700.



**A Teflon-Coated Disk.** A Teflon coating on the recording surface of Kodak's new *TFX* disks can help prevent data loss caused by fingerprints, spills, and smudges. The coating resists most debris and the disk surface can be wiped clean with a soft, lint-free cloth. These 5.25-inch preformatted disks come double sided/double density or double sided/high density. \$12 to \$22 per 10-pack. From Verbatim Corp., 1200 W. T. Harris Blvd., Charlotte, NC 28213; (800) 232-5111; (704) 547-6500.



**Call the Road Warrior for Extra Laptop Power.** Carrying an auxiliary battery pack is a smart idea when you're on the road with a laptop. It's good to keep a fully charged spare handy for the times when the battery pack you're using runs low. The *Road Warrior Battery Pack* comes complete with a nylon carrying case, an overnight charger, and an output socket. The 8-amp version (\$140) provides about one-and-a-half hours of power and the 12-amp version (\$170) supplies approximately two hours. Both fit most laptops. From Computer Products Plus, Inc., 16321 Gothard St., Huntington Beach, CA 92647; (714) 847-1799; (800) 274-4277.



**Affordable Office Furniture.** Looking for a desk that's attractive and functional yet inexpensive? Soundesign's *Model WS4002P Work Station* includes not only a desk but a hutch, printer stand, and corner connector as well. There's space for your computer, printer, telephone, and supplies. \$160. From Soundesign Corp., Ready-To-Assemble Furniture Division, Harborside Financial Center, 400 Plaza Two, Jersey City, NJ 07311; (201) 434-1050.



**Go Where No Duster Has Gone Before.** Dust on or in your computer, keyboard, printer, or fax machine could mean unnecessary downtime or expensive repairs. Falcon's environmentally safe *Dust-Off Plus* blows dust out of every nook and cranny. \$40 for a 12-ounce can; \$10 for a 12-ounce refill. From Falcon Safety Products, Inc., 25 Chubb Way, P.O. Box 1299, Somerville, NJ 08876; (201) 707-4900.

MARIE ALVICH-LOPINTO is associate technical editor for HOME-OFFICE COMPUTING.



# INTRODUCING HOME OFFICE/ SMALL BUSINESS CONFERENCE AND EXPO

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# Managing Lots of Data Has Rarely Been So Easy

**Plus: Laser-Printed Labels, a Mac Visual Outliner, and a Powerful Utility for MS-DOS Computers**

**Menus and Tutorials Reassure Database Novices**

**Alpha Four**



**Alpha Four's menus take the place of a complicated database programming language.**

**Rating: ★ ★ ★ ★**

**AT A GLANCE:** Easy to use but expensive. Hides complicated languages common to most relational databases.

**DOCUMENTATION:** Clear, thorough, readable. Includes tutorials and reference.

**ERROR HANDLING:** Efficient and transparent.

**EASE OF USE:** Excellent. Menus let even beginners design relational databases.

**SUPPORT:** Free for only 60 days, and you may wait on hold as you pay for the call, but staff is knowledgeable. Publisher also supports useful electronic bulletin board.

**VERSION REVIEWED:** 1.0

**PRICE:** \$549

**SYSTEM REQUIREMENTS:** 512K IBM PC, PS/2; hard-disk drive; CGA, EGA, VGA, or Hercules; 5.25- and 3.5-inch

**PUBLISHER:** Alpha Software Corp., One North Ave., Burlington, MA 01803; (617) 229-2924

If you can imagine a database as an electronic filing cabinet, then picture a flat-file database as a cabinet that lets you get at only one file at a time. Relational databases, on the other hand, give you cabinets without fixed boundaries. They allow you to combine or divide files at will, creating entirely new arrangements of data.

It would seem to follow, then, that everybody who needs a database would like to use a relational one, since it offers greater flexibility. Think again: Flat-file packages are usually easier to learn and use. Relational databases typically use special languages made up of logic and higher math—making it difficult to get up and running quickly with your new software.

Enter *Alpha Four*, a relational database that—more than its complicated brethren—looks and feels more like a flat-file manager. *Alpha Four* makes using a relational database easy by hiding all the complicated algebra, calculus, and shorthand English of database languages behind a series of uncluttered point-and-shoot menus.

In fact, all of *Alpha Four* is menu-driven and easy to use; and it includes several conveniences for working with data. For instance, I defined several database indexes for sorting data by different fields. That way, I could use an index to automatically sort a client database first by the Last Name field and then by the City field, which lists clients alphabetically by name, but grouped by city. Normally, when you add records to a database, you need to update any indexes, but *Alpha Four* does it automatically.

Although convenient, *Alpha Four* is no lightweight. It delivers sufficient power to build a set of 10 linked data files, support 128 fields per record, and create two billion records per database.

If you do get stuck, you can call upon one of *Alpha Four*'s manual- and disk-based tutorials on any of 20 major help topics. These increase by gentle gradient from simple to elaborate discussions. I also found the printed documentation to be an excellent resource, notable for both its clarity and thoroughness. It consists of a basic tutorial text (which, in the spirit of learning by doing, offers you sample databases enclosed with the program) and a reference manual.

Error handling is as swift and painless as you'd hope from a program targeted at those

not familiar with relational languages. If you make a mistake, press Esc to take you one step backward. When a problem's solution isn't apparent, strong technical support is available, although not by a toll-free call. Although I got a "Please wait; our staff is busy now" recording each of the four times I called, a human always answered within five minutes. All of the support staff were courteous and informative. The company also maintains a full-featured bulletin board that includes six message areas and numerous add-on files to download, free of charge (except for the cost of the phone call).

## About Software Reviews

*Our software reviews use shorthand to describe several of the details associated with any package. Hardware, software, and memory are required unless noted as "recommended" or "optional." When more than one computer is listed under "System Requirements," the machine marked with an asterisk (\*) is the type on which the software was reviewed. Requirements are not listed where obvious (for instance, printers with word processors or modems with communications programs). Operating system requirements, such as MS-DOS or the Macintosh System file, are listed only when they're not the standard minimum requirement (DOS 2.0 for IBM PC or compatibles, System 3.2 for the Macintosh, or ProDOS for the Apple II). For those computer systems that can use both 5.25- and 3.5-inch disks (IBM PC and PS/2 or the Apple II), we've listed only those disk sizes that are either supplied with the software or available at no extra cost from the publisher.*

Designation	Models		
128K Apple	IIf/IIf/IIGS (in IIf/c mode) and compatibles		
128Ke Apple	IIf (enhanced ROM)/IIf/IIGS(in IIf/c mode)		
Apple IIGS	IIGS only		
IBM PC, PS/2	PC/XT/AT, PS/2 and compatibles		
128K Macintosh	128K/512K/512Ke/Plus/SE/II		
512K Macintosh	512K/512Ke/Plus/SE/II		
512Ke Macintosh	512Ke/Plus/SE/II		
1MB Macintosh	Plus/SE/II		
○	Poor	★★★★	Very Good
★	Fair	★★★★★	Excellent
★★	Good		



# The four stages of computer literacy:



Fear



Anger



Denial



Bliss

PCs are just like any personal problem: it helps to know where to go for advice. After 14 years, 400 titles and over 15 million books sold, perhaps no one knows more about computer self-help than Sybex. ¶ Take our *ABC's* series. It gives beginners all the courage they need to boot up and get busy, with simple steps and practical examples in plain English. ¶ Our *Understanding* and *Mastering* series take you right up the learning curve. With comprehensive tutorials. Extensive examples. And helpful extras like margin notes and complete indexing. ¶ There may be other ways to learn computers than Sybex books. But why deny yourself the pleasure? **SYBEX. Help yourself.**

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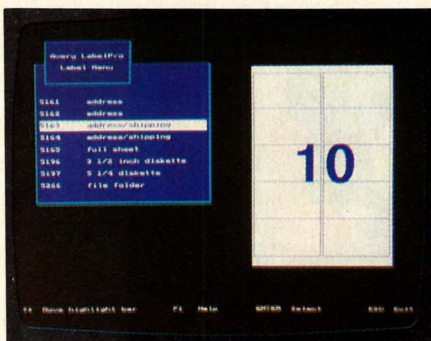


Remember, of course, that nothing comes free: *Alpha Four*'s price is high—\$549. Another obstacle is the software's 512K memory requirement. But if you need it, you can afford it—this software's sophisticated data-handling capabilities will justify its purchase price many times over.

The bottom line is this: If you've already got a relational database you're happy with, there's probably no reason to switch. And if you're a mail-order entrepreneur or accountant, say, searching for a high-powered, complex tool that has established and maintained a standard path, give some thought to *dBase*. But if an extremely low learning curve and solid features are most important to you, *Alpha Four* is a very good, well-lit way to travel. —BARRY BRENESAL

## Hassle-Free, Laser-Printed Labels

### LabelPro



**LabelPro does only one thing, but does it flawlessly—prints many kinds of labels on several popular laser printers.**

Rating: ★ ★ ★ ★

**AT A GLANCE:** Laser-prints mailing labels, disk labels, overhead transparencies, shipping labels, file-folder markers, return-address labels, and more.

**DOCUMENTATION:** Concisely written and well organized. However, includes only shallow explanation of how to add external clip art to labels and transparencies.

**ERROR HANDLING:** No problems encountered.

**EASE OF USE:** Excellent, owing to intuitive, menu-driven interface.

**SUPPORT:** Staff courteous and knowledgeable, ready to walk you through the steps.

**VERSION REVIEWED:** 1.0

**PRICE:** \$100

**SYSTEM REQUIREMENTS:** 512K IBM PC, PS/2; hard-disk drive; CGA, EGA, VGA, or Hercules; HP LaserJet (or compatible), Canon laser printer (or compatible), Xerox 4045, or PostScript printer; DOS 2.1 or higher; 5.25- and 3.5-inch

**PUBLISHER:** Avery, 818 Oak Park Rd., Covina, CA 91724; (818) 915-3851

As I write, my family is moving. It's not a long-distance move, only 50 miles. Like any

move, though, it's a major one. And among the tasks involved in this move is the need to inform friends, relatives, and, most important, several hundred professional contacts of our impending relocation. The question is, How can I accomplish this quickly and with as little inconvenience as possible? Enter *LabelPro*, from Avery, the company that produces and sells labels of all shapes and sizes.

*LabelPro* does one thing—and does it better than any other piece of software I've found to date: It prints labels on a laser printer. This may not sound like such a big deal, but if you've ever tried generating laser-printed labels, you'll understand what a godsend this nifty little program is.

Most database managers and word processors require all kinds of complicated steps to print addresses on mailing labels. With *LabelPro*, this task is reduced to a three-step process: Select the type of label sheets you are using, specify the information you want included on these labels, and begin printing. Using *LabelPro* really is that simple. It can also be more elaborate, depending on how fancy a label you desire. You can, for example, use the program's Label Designer option to surround each address with a border, or specify a variety of font attributes (italics, boldface, and so on) for individual elements within your labels—name, address, and the like. You can even add clip art to a label printout. Avery includes several sample images with the *LabelPro* package (a stylized globe, a house, a rose, and a heart, among others). As an option, the program lets you add any graphic stored in *PC Paintbrush* (.PCX) format.

If *LabelPro* printed only labels, this program would still be worth its \$100 price. But *LabelPro* produces much more, including disk labels, overhead transparencies, shipping labels, file-folder markers, and return-address labels. In all, *LabelPro* includes 14 templates, each of which automatically prints the information you specify to whatever type of label sheet you have chosen. And Avery didn't overlook the obvious. Each label type supported by *LabelPro* is cross-referenced to a corresponding stock number you can use to purchase that item.

*LabelPro* imports data files created with either *dBase* or *WordPerfect*. Even more important, *LabelPro* can generate mailing labels from any comma-delimited ASCII file—a format that most programs are capable of creating. Consequently, you will not need to retype your current name and address records to produce labels with this program. To print out the mailing labels I needed to send out notices of my impending move, I converted my 200-record contact database to ASCII, then imported it straight into *LabelPro*. It worked flawlessly.

*LabelPro*'s menu-driven interface and comprehensive on-line help feature make getting up and running with the program a breeze. I set up the previously mentioned label printout without even looking at the program's documentation. When I finally did get around to checking it out, I found a concisely written, well-organized, 62-page manual that doesn't confuse you with technical explanations.

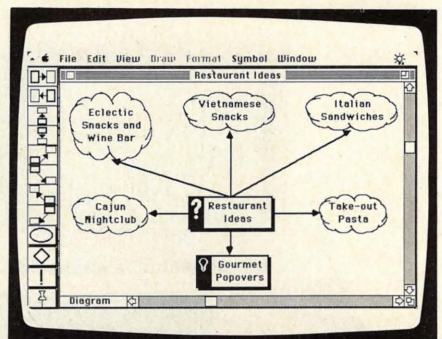
In short, if you print labels with a laser printer, you should check out *LabelPro*. Programs that do one thing quickly, easily, and well are a rarity in today's software market. *LabelPro* is just such a package. Avery has a real winner here.

—JACK NIMERSHEIM

**EDITOR'S NOTE:** A version of *LabelPro* that supports 9- and 24-pin dot-matrix printers should be on the shelves as you read this.

## Direct the Flow of Your Ideas

### Inspiration



**As a visual outliner, Inspiration helps organize ideas in graphic form. The program also offers a standard outline view.**

Rating: ★ ★ ★

**AT A GLANCE:** Stand-alone outliner and project planner that produces diagrams and charts.

**DOCUMENTATION:** Very good. Well-organized, spiral-bound manual incorporates screen shots and helpful hints.

**ERROR HANDLING:** Very good, although Patterns Option dialog box is a bit quirky.

**EASE OF USE:** Simple, especially if you think visually. Would have been even easier to use as a desk accessory.

**SUPPORT:** Good.

**VERSION REVIEWED:** 2.0

**PRICE:** \$249

**SYSTEM REQUIREMENTS:** 1MB Macintosh; System 4.2 or higher

**PUBLISHER:** Ceres Software, Inc., 2520 SW Hamilton St., Portland, OR 97201; (503) 245-9011

This is not my first experience with *Inspiration*, an outliner and diagramming tool from Ceres Software. I tested version 1.0 in the



summer of 1988. At that time, my overall impression of the program was that it performed well as an outliner, simplifying the task of organizing thoughts into a logical hierarchy of linked ideas. I also remember being overwhelmed by its visual approach to outlining. The program's graphic shapes and connecting lines proved very distracting. On several occasions, I found myself spending too much time choosing the perfect visual components instead of working on the ideas the shapes contained. Although I have some of the same problems with the program, many of its features have been improved in version 2.0.

Luckily—since I have difficulty thinking visually—*Inspiration's* outlining facility consists of two interconnected modules. The diagramming environment employs grid lines (construction guides), shapes, and a variety of graphic connectors to link one idea to the next. Each idea occupies its own symbol, and a completed outline takes on the appearance of an organizational flow chart. In Outline mode, which I prefer, there are no graphic elements.

I find it much easier to work initially in the outline window. I begin with a simple detail and then add ideas, topics, and subtopics as they flow from my first thought. I can jump from idea to idea in a nonlinear fashion, cutting and pasting text to improve the intellectual flow. As I arrange and rearrange the conceptual organization, some subtopics are expanded in turn, taking on subtopics of their own. By the time I am through brainstorming, the first draft is complete.

Once I complete an outline, I transform my text into a visually appealing presentation. It's fun to experiment with different symbols and shapes for added punch. I can put a light bulb here, a cloud there, or a rectangle at the top of the page to make a bold statement. I might also mix fonts, type sizes, and colors or configure shapes with shadows to add perspective. There's enough here to let me customize the appearance of the illustration to suit all of my presentation needs—from overhead transparencies and flow charts to organizational diagrams.

I can switch back and forth between diagram and outline views with a mouse click or a single keystroke. Conveniently, changes in one window automatically carry through to the other.

Version 2.0 includes many sample files that show how to use the program's features. These samples also offer ideas on how to organize a diagram, while providing useful templates for running a home office. There's a flow chart for order processing, sample job descriptions, an action list for starting a new business, organizational charts, and much more.

I think, as I thought a couple of years ago, that *Inspiration* would be much more

practical as a desk accessory. It is inconvenient, when inspiration strikes, to go through the tedious process of saving my current document, quitting to the Finder, and launching the program. On more than one occasion, I have preferred to jot down an idea on a Post-it note instead of exiting whatever I am doing on my computer.

I also had a few little problems with *Inspiration*. The Pattern Options dialog, for example, was a bit quirky. When I selected a fill pattern for a particular shape in the diagram window and clicked on Apply, nothing happened. I had to close the dialog manually to return to the diagram environment. Upon my return, however, the selected shape did contain the appropriate fill.

It's also a bit disconcerting that *Inspiration* still has no spelling checker. It is possible to export your *Inspiration* document to a word processor equipped with a spelling checker, then reimport the spell-checked file, but this is a tedious procedure. You can also use a spelling-checker desk accessory, such as *Thunder II*.

*Inspiration* can export documents in ASCII, Microsoft Word RTF, MacWrite, and ThinkTank formats, although you can import only *More* documents and ASCII files. An *Inspiration* diagram may be saved as a PICT file for export, but this option only preserves the diagram structure, not its main text contents—a limitation if you want to manipulate the PICT image within a page-layout application.

One of *Inspiration 2.0's* better improvements is its documentation, now spiral-bound and better organized, with more illustrations and screen shots. Helpful tips are scattered throughout. The program provides no on-line help, but it's so simple to use that you probably won't need any.

Despite the absence of desk-accessory and spelling-checker options, *Inspiration* offers good value as an easy-to-use project planner and diagramming tool to organize and present your ideas graphically. If, however, you prefer to work in an all-text environment, without the benefit of diagrams to illustrate your points, I'd say go with the desk accessory *Acta*. It's half the price.

—CAROL S. HOLZBERG

## Create Custom Programs—No Experience Necessary

### HyperPAD

Rating: ★ ★ ★

AT A GLANCE: Customizable MS-DOS utility that helps you get at programs, data, and DOS commands your way. With an accessible built-in

programming language for creating your own applications.

**DOCUMENTATION:** Excellent. Includes on-line tutorial, user's guide with first-rate index, quick-reference guide, and getting-started manual.

**ERROR HANDLING:** No problems encountered.

**EASE OF USE:** Pretty good. While programming experience would reduce the learning curve, it's not necessary.

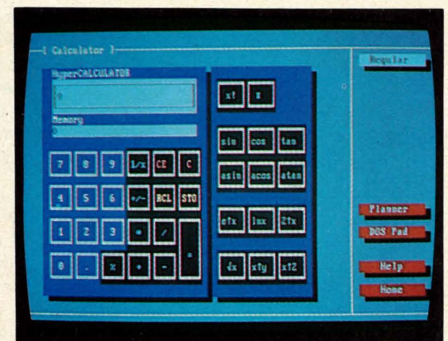
**SUPPORT:** Excellent, but not toll-free.

**VERSION REVIEWED:** 1.0

**PRICE:** \$150

**SYSTEM REQUIREMENTS:** 384K IBM PC, PS/2; two drives (hard-disk drive recommended); CGA, EGA, VGA, or Hercules; mouse optional; 5.25- or 3.5-inch

**PUBLISHER:** Brightbill-Roberts & Co., Ltd., 120 E. Washington St., #421, Syracuse, NY 13202; (315) 474-3400



**With HyperPAD and a little time, you can automate DOS commands, create flat-file databases and tutorials, and author other custom applications.**

Much like *HyperCard* on the Macintosh, *HyperPAD*, for MS-DOS computers, is a jack of all trades. For instance, do you need a control center for your computer system, a DOS-shell-like menu to easily launch your programs from and to return to when you quit them? *HyperPAD* can help you. Or do you have lists that you need to keep and your own way of keeping them? *HyperPAD's* good at that, too.

Also, like *HyperCard*, *HyperPAD* gives you on-screen buttons (an option box or special area within the display screen) that you click on with a mouse to do something. That something can range from starting up your word processor, database manager, spreadsheet, or any other program to automating DOS commands or running custom applications you've written using PADtalk, *HyperPAD's* built-in programming language (a near relative of *HyperCard's* HyperTalk language; if you've met one, you'll recognize the other).

Using *HyperPAD*, I set up a client's system so that when she first turns on her machine, it presents her with a screen containing the date and time, a menu of her application programs, two *HyperPAD* buttons marked Info and Quit, and a boxed menu from which she can access several



## SOFTWARE FOR LEARNING AND LEISURE

TITLE/PUBLISHER/PRICE/ RATING/COPY PROTECTION	SUMMARY	SYSTEM REQUIREMENTS
<b>First Shapes</b> First Byte 3100 S. Harbor Blvd. Suite 150 Santa Ana, CA 92704 (714) 432-1740 \$40  <b>Rating:</b> ★ ★ ★ <i>Copy Protection:</i> No	<p>With a talking bear as their guide, children three to six years old play shape-recognition games, build imaginary toys in a toy factory, and play a memory-matching game. My five-year-old reviewer, who can read simple words, had no problems using <i>First Shapes</i> on her own after becoming familiar with its colorful icons.</p> <p>Unfortunately, the bear's voice, which reads out the screen text, was not loud enough to be useful on my Vendex HeadStart III. It did work on other computers I tried, producing a slightly stilted computerized voice.</p> <p>But even without its speech capabilities, <i>First Shapes</i> proved a riveting diversion. Its excellent interface and easy-to-use playing system afforded my junior reviewer much adult-free entertainment.</p> <p style="text-align: right;">—Brianna Politzer</p>	512K IBM PC, PS/2.* CGA, EGA, or VGA. Mouse and speech synthesizer optional. 5.25- and 3.5-inch. Also for 512K Macintosh and 512K Apple IIGs.
<b>Word Attack Plus!</b> Davidson & Associates, Inc. 3135 Kashiwa St. Torrance, CA 90505 (213) 534-2250 \$50  <b>Rating:</b> ★ ★ ★ ★ <i>Copy Protection:</i> Yes	<p>Ten levels of difficulty plus arcade-style fun help anyone aged 10 and up expand and strengthen vocabulary. This program, an enhancement of <i>Word Attack!</i>, is even better than its predecessor. Kids choose from five activities, including Word Display, Multiple Choice, Word Matching, Sentence Completion, and Word Attack (the arcade game).</p> <p>The program, augmented by good graphics and documentation, shines in its ability to accommodate a wide age range. It actually makes improving your vocabulary fun (entertaining, exciting, absorbing, amusing, captivating, engrossing, diverting). I highly recommend it.</p> <p style="text-align: right;">—Wayne Kawamoto</p>	128K Apple II.* Also for 256K IBM PC, PS/2. CGA (IBM). DOS 2.1 or higher (IBM). 5.25- and 3.5-inch.
<b>Populous</b> Electronic Arts 1820 Gateway Dr. San Mateo, CA 94404 (415) 571-7171 \$50  <b>Rating:</b> ★ ★ ★ ★ <i>Copy Protection:</i> No	<p>On this day—the day of <i>Populous</i>—you are a god. You control the destiny of millions and you can shape the planet on which your hapless minions dwell.</p> <p>The object of this game is simple: to impose your religious doctrines upon your opponents. The opposition has the same goal. In order to win, you must increase the population of your followers. The more of them there are, the higher their weapons technology, and the stronger you become.</p> <p>You raise and lower terrain so that your population can build settlements and farm the land. If the high priest of your opponent gets too uppity, just build a swamp under him. You get the general idea: You're in charge. The graphics action and documentation are fantastic. <i>Populous</i> is a winner.</p> <p style="text-align: right;">—Aaron Roston</p>	384K IBM PC, PS/2. Two drives. CGA, EGA, or VGA. 5.25- or 3.5-inch.

**Ratings Key:** ○ Poor; ★ Fair; ★★ Good; ★★★ Very Good; ★★★★★ Excellent

customized applications, called pads in the *HyperPAD* vernacular. The program is equipped with more than 20 sample pads that include a calculator, a note taker, a phone dialer, a time-management system, a card-file database, a DOS pad, and several additional ready-to-use applications. My client simply clicks on any on-screen option, and *HyperPAD* takes over from there.

Suppose, for example, that she clicks on the Info button. This calls up a multiscreen help facility I wrote containing instructions on how her system is set up, how she can select options, and what those options are used for. Each screen in my Info system, in turn, includes buttons that allow her to either request additional information on a given subject or exit Info and return to the opening screen. She also can choose DOS commands, such as Format and Copy, from a list, instead of having to remember them.

*HyperPAD* is much more than just a fancy DOS menu and message system, however. The key to its full potential lies in the

pads you can create using the PADtalk scripting language. By analyzing the actual routines comprising the included sample pads, you can learn a lot about how PADtalk works and how to start putting PADtalk to work for you. While programming experience simplifies getting up and running with PADtalk, it is not mandatory.

The amount of effort required to learn *HyperPAD* is reduced significantly by the program's fine documentation and a wide range of learning aids. An on-line tutorial (itself a pad) explains the concepts and procedures you'll need to know to become proficient. The user's guide is well organized, well illustrated, and written in an informal style that instructs without intimidating. A comprehensive index makes finding specific information easy.

*HyperPAD* has one significant shortcoming: Unlike *HyperCard*, it is limited to text operations. *HyperPAD* cannot incorporate graphics (although that limitation lets it run on nearly any PC), but you can display an

entire graphic screen from programs such as *Applause II* and *Freelance Plus*. To compensate for its lack of graphics capabilities, *HyperPAD* includes several character-based line-drawing tools that let you design visually pleasing screens with boxed menus, multicolored displays, message windows, and the like. There's even a screen-capture utility that can take snapshots of any program's screens and insert them into a pad—perfect if you want to help an assistant, perhaps, learn how to use that program.

At \$150, *HyperPAD* represents a well-spent investment. You may have to supplement that cost with an additional investment of time and effort—if you expect to tap the program's full potential. Keep in mind, however, that comprehensive documentation, a complete on-line tutorial, and capable technical support minimize the learning curve. Used properly, *HyperPAD*'s jack-of-all-trades capabilities can make you the master of your computer system.

—JACK NIMERSHEIM



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	2. WordPerfect v5.1 <i>WordPerfect Corp.</i>	2. TurboTax 1990 v7.0 <i>ChipSoft</i>	2. Learning DOS v2.0 <i>Microsoft Corp.</i>	2. Flight Simulator v4.0 <i>Microsoft Corp.</i>	
	3. Grammatik IV <i>Reference Software</i>	3. Quicken v3.0 <i>Intuit, Inc.</i>	3. Playroom <i>Broderbund Software</i>	3. SimCity <i>Maxis Software/Broderbund</i>	
	4. Works v1.05 <i>Microsoft Corp.</i>	4. The New Print Shop <i>Broderbund Software</i>	4. Where in Time Is Carmen Sandiego? <i>Broderbund Software</i>	4. Code Name: Iceman <i>Sierra On-Line</i>	
	5. Publish-It! Lite <i>TimeWorks</i>	5. Managing Your Money v5.0 <i>MECA</i>	5. Math Blaster Plus <i>Davidson &amp; Associates</i>	5. Cabal <i>Capcom</i>	
	6. Lotus 1-2-3 v2.2 <i>Lotus Development Corp.</i>	6. Hyatt Legal Services <i>MECA</i>	6. Reader Rabbit <i>The Learning Company</i>	6. Leisure Suit Larry III <i>Sierra On-Line</i>	
	7. MyAdvancedMailList <i>MySoftware Company</i>	7. PC Globe v3.0 <i>PC Globe, Inc.</i>	7. Outnumbered <i>The Learning Company</i>	7. Tetris <i>Spectrum HoloByte</i>	
	8. PFS: First Publisher Holidays Package <i>Software Publishing Corp.</i>	8. Calendar Creator Plus <i>Power Up! Software</i>	8. Where in the World . . . <i>Broderbund Software</i>	8. Indy: The Adventure <i>Electronic Arts</i>	
	9. Windows/286 v2.1 <i>Microsoft Corp.</i>	9. Express Publisher <i>Power Up! Software</i>	9. Where in the USA . . . <i>Broderbund Software</i>	9. Hunt for Red October <i>Microprose</i>	
	10. Draw Partner <i>Software Publishing Corp.</i>	10. PC USA <i>PC Globe, Inc.</i>	10. AlgeBlaster Plus <i>Davidson &amp; Associates</i>	10. Their Finest Hour: The Battle of Britannia <i>LucasFilm/EA</i>	
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	2. MyAdvancedMailList <i>MySoftware Company</i>	2. Quicken v1.5 <i>Intuit, Inc.</i>	2. Where in the World Is Carmen Sandiego? <i>Broderbund Software</i>	2. Tetris <i>Spectrum HoloByte</i>	
	3. Word v4.0 <i>Microsoft Corp.</i>	3. Synchronicity <i>Visionary Software/Macamerica</i>	3. Math Blaster <i>Davidson &amp; Associates</i>	3. Hunt for Red October <i>Microprose</i>	
	4. Excel v2.2 <i>Microsoft Corp.</i>	4. The Print Shop <i>Broderbund Software</i>	4. Where in the USA . . . <i>Broderbund Software</i>	4. StarFlight <i>Electronic Arts</i>	
	5. Works v2.0 <i>Microsoft Corp.</i>	5. Address Book Plus <i>Power Up! Software</i>	5. Reader Rabbit Mac <i>The Learning Company</i>	5. Playroom <i>Broderbund</i>	
	6. Disklock <i>Fifth Generation</i>	6. MyAdvancedLabelMaker <i>MySoftware Company</i>	6. Manhole <i>Mediagenic</i>	6. Duel: Test Drive II <i>Accolade</i>	
	7. Simply Accounting v1.03 <i>Computer Associates</i>	7. Calendar Creator v1.0 <i>Power Up! Software</i>	7. Number Maze <i>Great Wave</i>	7. Falcon v2.0 <i>Spectrum HoloByte</i>	
	8. Canvas v2.1 <i>Deneba Systems</i>	8. Typestylar v1.01 <i>Broderbund Software</i>	8. Math Blaster Mystery <i>Davidson &amp; Associates</i>	8. Sargon IV <i>Spinnaker Software</i>	
	9. atOnce! v1.0 <i>Layered, Inc.</i>	9. Managing Your Money <i>MECA</i>	9. Typing Instructor Encore <i>Individual Software, Inc.</i>	9. Life & Death <i>The Software Toolworks/EA</i>	
	10. Persuasion v2.0 <i>Aldus</i>	10. Adobe Type Manager Plus <i>Adobe Systems Inc.</i>	10. Math Rabbit <i>The Learning Company</i>	10. Icom Compilation <i>Mindscape</i>	
APPLE	BUSINESS	HOME/SMALL BUSINESS	EDUCATION	ENTERTAINMENT	APPLE
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	10. GS File <i>Brown Waug</i>	10. Art & Film Director <i>Epyx</i>	10. The Oregon Trail <i>MECC</i>	10. Kings Quest III <i>Sierra On-Line</i>	



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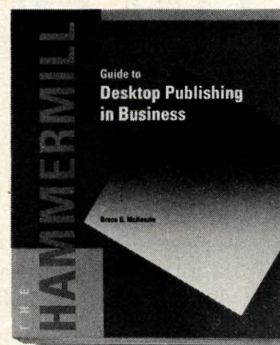
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## AD INDEX

American Small Business	58
Citizen America	55
CompuServe	21
Computer Accessories	17
Computer Associates	53
Computer Business Service	29
Computer Friends	23
Curtis	C4
Gradco Systems	81
Hammermill Papers	95
Intel	C3
Intuit	15
M-USA	27
MicroSoft	19
Niche Engineering	25
Official Airline Guide	56
Olivetti	13
Panasonic-Computer	61
Panasonic-Laptop	32
Panasonic-Printer	7
Quarterdeck	76,77
Relisys	25
Samsung	5
Sharp	9
Software Excitement	89
Software Publisher	65
Star Micronics	11
Sun Moon Star	C2,1
Sybox	85
Symantec	71
Tandy	2
Timeslips Corp.	31
Timeworks	63
Unison World	69
Wilson Jones	29
Z-Soft	73

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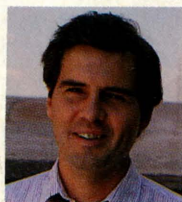
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# The Home-Office Gourmet

BY NICK SULLIVAN



Spaghetti-O's again. I can't go on lunching like this. But for the second straight day I found nothing appetizing in the kitchen but black bean soup and those famous pasta cir-

cles bathed in a thick tomato sauce and laced with preservatives. As I devour the tasty morsels (I added fresh grated Parmesan), barely pausing to gulp before each mouthful, I imagine my colleagues in New York feasting on expense-account lunches with important guests. Here at Chez Moi, it's me, the sports page, and Spaghetti-O's.

Lunch is definitely not one of the highlights of my work-at-home day. In New York, I was accustomed to going out every day, generally to pick up a deli sandwich, but often to dine at a restaurant with a friend, colleague, or business guest. Here, the nearest takeout with edible food is 15 minutes away. There's a great seaside seafood restaurant nearby, but it's relatively expensive and the service is slow—not ideal for a quick solo lunch.

With these options, I'm left to prepare my own lunch in my own house—staring at the same walls I see night and day, the sticky kitchen floor, the curlers of dust glinting in the sunlight. That's not so bad when I have a pile of papers and phone calls to plow through and can pop leftover lasagna in the oven to reheat, or have a full supply of deli goods and fresh bread to choose from. When I don't, I open a can of soup and surround my bowl with cheese and crackers. But when the larder is bare—uh-oh!—I think you know what's on my plate.

But let's look at the bright side of lunching chez moi. There is no deli or restaurant in the world that makes my favorite sandwiches. At home, I can paste them together in 30 seconds, if I can find the ingredients. I can easily eat two cucumber sandwiches on thick white bread with mayonnaise and salt. There's not enough demand or potential profit margin for a deli or coffee shop to serve such a delicate sandwich. Watercress, yes; cucumber, no. How about peanut butter, mayonnaise, Swiss cheese, lettuce, and



**How about peanut butter, mayonnaise, Swiss cheese, lettuce, and salami?**

salami? One of those sandwiches fills the old hole. A pleasing variation is peanut butter, mayonnaise, and red onion.

People say you can't help but put on weight working at home, because you're always a few steps away from the refrigerator and likely to snack between meals. I invite these pop psychologists to my house, where the refrigerator hasn't been stocked since the Berlin Wall was torn down. You wouldn't starve here, because we do some fancy cooking; but you won't find many impulse snacks. Lots of cooking sauces, olives, celery and carrot sticks, yogurt, eggs, that kind of stuff.

The only real midriff-bulge trouble spots are the Ben & Jerry's ice cream in the freezer (next to the Uno's pizza), the homemade pumpkin bread in the bread box (if there's any left when you arrive), and the semisweet chocolate chips in the baking cabinet. Ordinarily, you'd find vast quantities of cheese in the refrigerator, and that's my Achilles' heel. However, right now we're down to tofu-based cheese, the private preserve of my youngest daughter, Lucy, who's allergic to dairy products. In desperation, I almost made a grilled tofu-cheese sandwich today, but I had a problem getting past the label: "The Delicious, Nutritious Alternative to Cheese, Made with Fresh Tofu and Fresh Soy Milk."

You may be thinking that I don't take very good care of myself (or my family), but we eat good breakfasts and dinners and fill the children's lunch boxes with peanut butter and other wholesome treats. The problem is, I'm so used to "taking lunch" in the office world that I haven't quite got lunch at home down to a science. After all, I've only been at this noontime scavenging for five years. Give me a chance to settle down, lay in some supplies.

One potential advantage I have over office workers who commute a great distance to work is the chance to eat lunch with my family. Unfortunately, I don't exercise that advantage often enough. My wife and I often cross paths in the kitchen, scurrying like mice after counter scraps, but we rarely sit down together. When we do, one or both of us is likely to be reading something and mumbling aloud, though I suppose sharing newspaper or mail tidbits counts as conversation. But on occasion we go out alone or with our daughters to one of the many fried clam and quahog chowder houses around here, where the girls order hamburgers and French fries, but are otherwise well behaved and amusing.

Those lunches are precious to me. They remind me of who I am and why I'm working. They break up the day and put things in perspective. The conversation is good, the chowder superb. Since both my wife and I work at home and see the girls at home for almost every meal, those shared lunches put a new twist on family life and make everyone feel good.

What I've completely lost since leaving the big-city office is the knack for calling up a friend and saying, "How about lunch?" I used to do that all the time in New York. I'd like to recover the habit, because when I eat alone I tend to inhale my lunch, grab a handful of semisweets, and go back to work. The open-a-can approach to nutrition is going to catch up with me.

But I'm sick of talking about food. I'm going to the supermarket. It's 5:00 p.m. on Friday, and given the state of our larder, the weekend is not promising a series of culinary pleasures. I'll start by replacing the two cans of Spaghetti-O's that were purchased by daughter Sarah last time we shopped together. I wouldn't want her to be disappointed next time the uh-oh! tune starts prancing through her head. ■

NICK SULLIVAN is a senior editor who works at home in Massachusetts and telecommutes to HOME-OFFICE COMPUTING.





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